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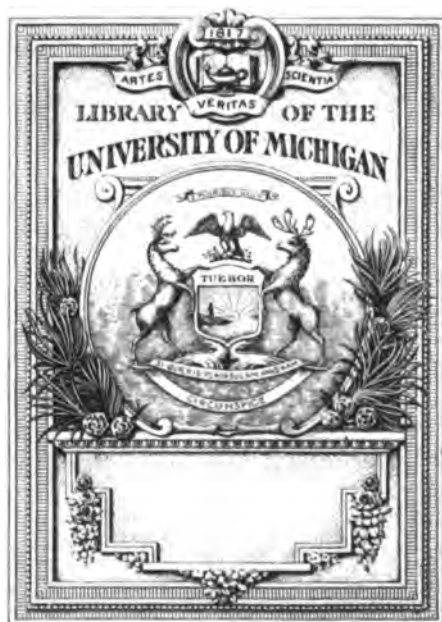
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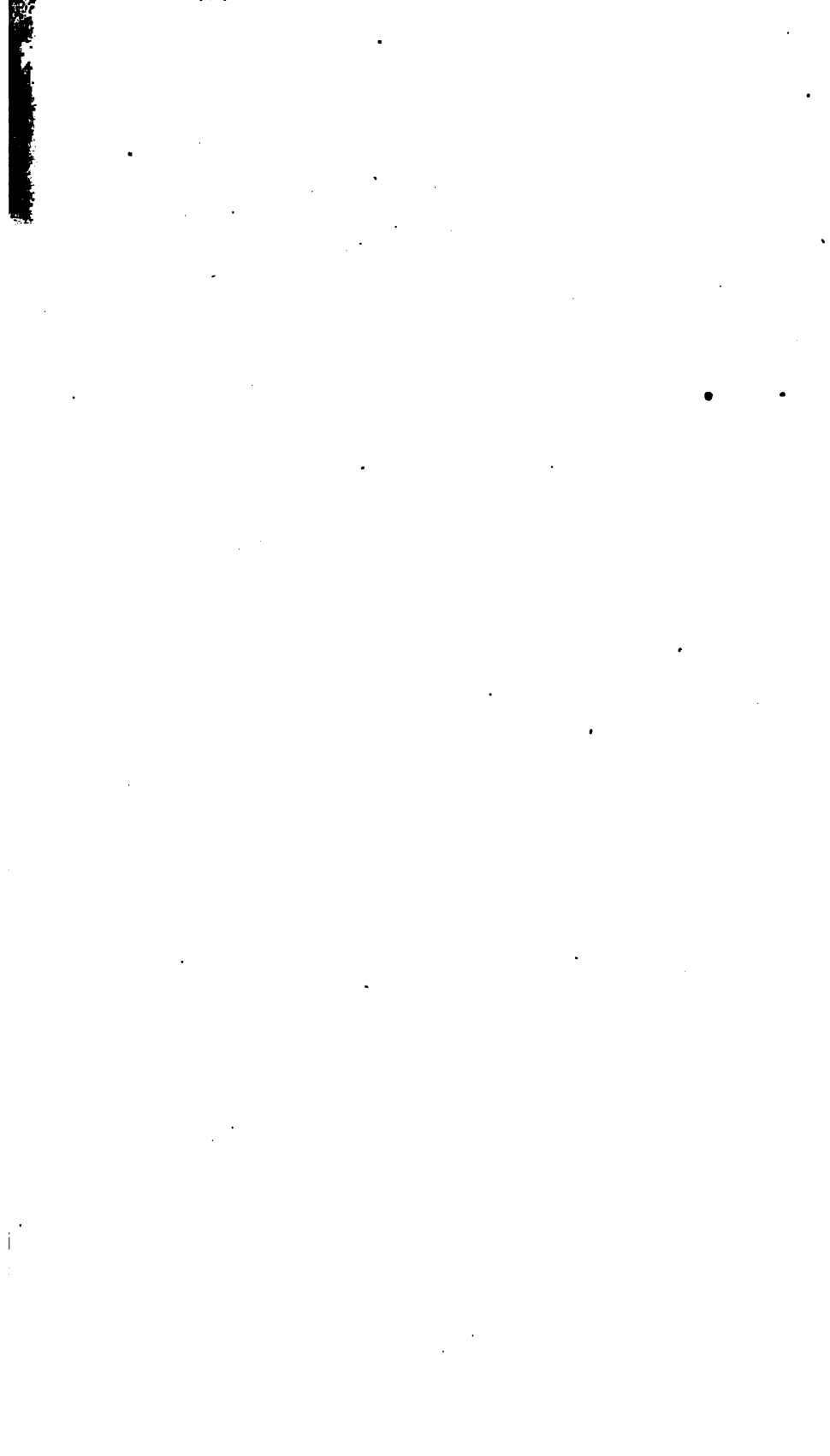
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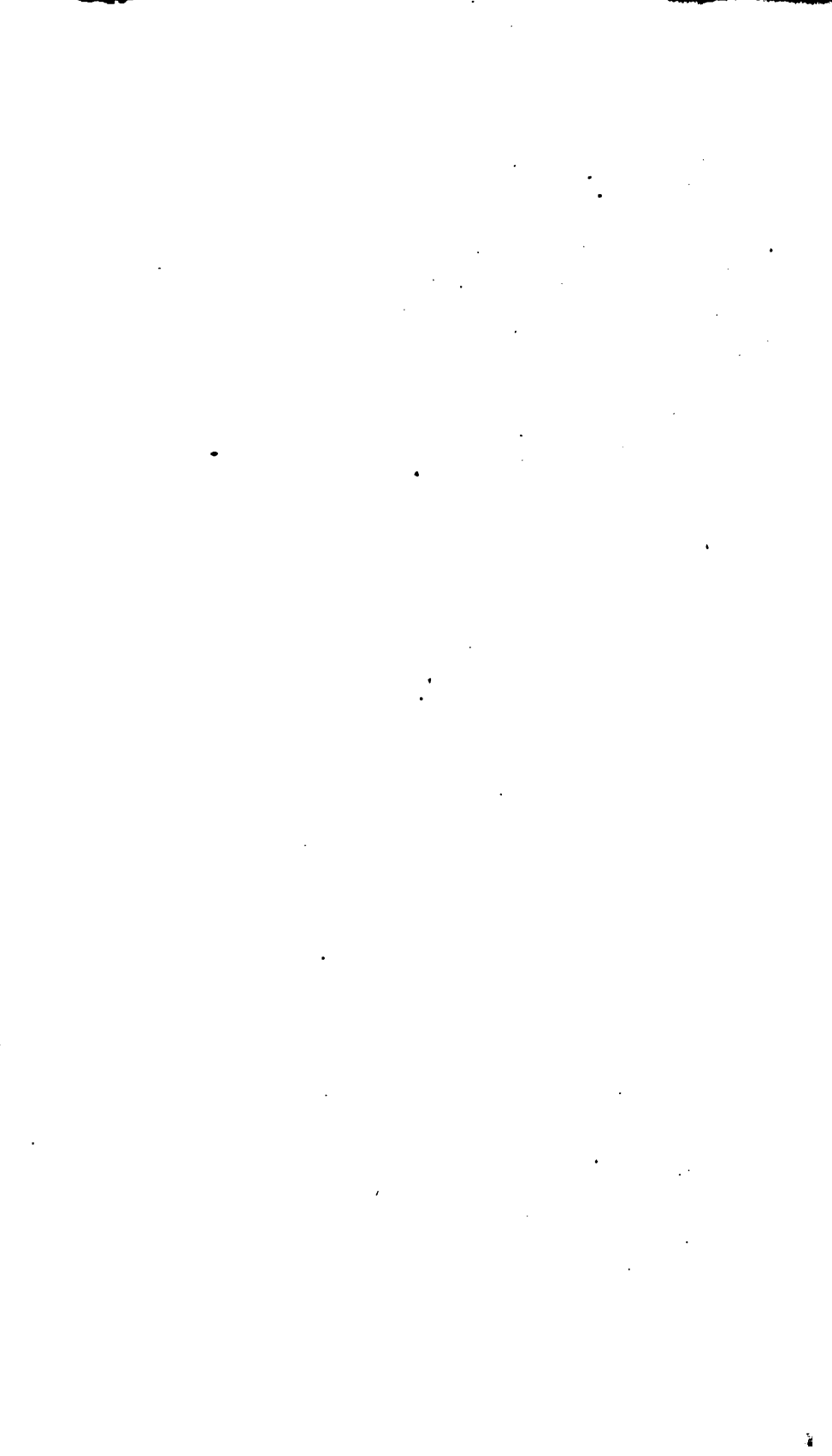
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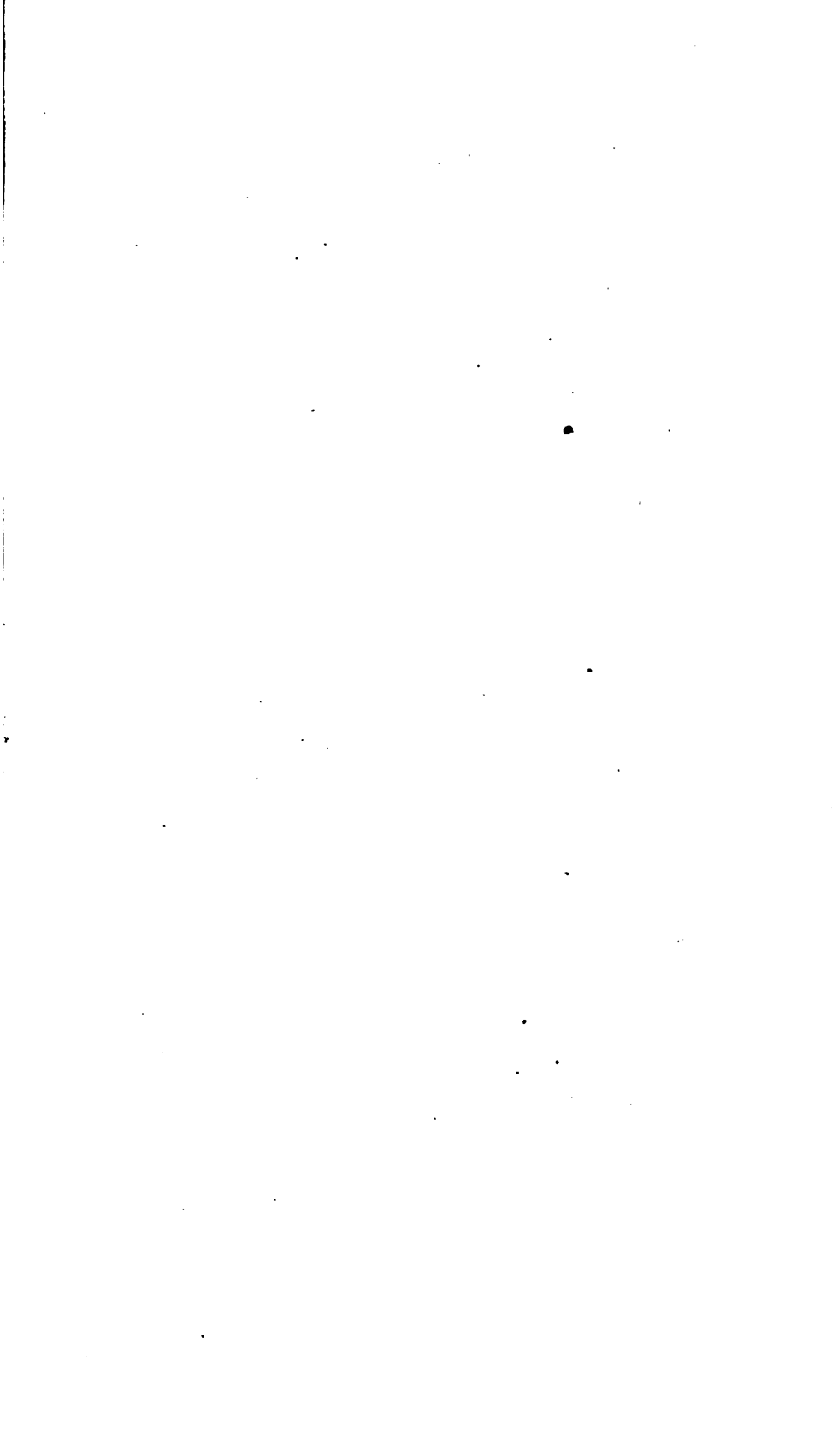
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Public Documents of Massachusetts :

BEING THE

ANNUAL REPORTS

OF VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEAR

1875.

PUBLISHED BY THE SECRETARY OF THE COMMONWEALTH,
UNDER AUTHORITY OF CHAPTER IV. OF THE GENERAL STATUTES.

Vol. III.—Nos. 9 to 17.

BOSTON:
WRIGHT & POTTER, STATE PRINTERS,
79 MILK STREET (CORNER OF FEDERAL).

1876.





INDEX TO PUBLIC DOCUMENTS.

Vol. III.

Documents numbered 9 to 17, inclusive.*

A.

Abstract of Returns of Corporations organized under the General Statutes,	No. 10
Agent for Discharged Convicts, Report of,	14
Attorney General's Report,	12

C.

Charities, State, Report of Secretary of Board of,	17
Commissioners on Public Lands, Report of,	11
Convicts, Discharged, Report of Agent for,	14
Corporations organized under General Statutes, Returns of,	10

D.

Deeds, Registers of, Returns of,	16
--	----

I.

Insurance Commissioner's Report (Part 2. <i>Life Insurance</i>)*,	9
--	---

L.

Lands, Public, Report of Commissioners on,	11
--	----

R.

Report of Agent for Discharged Convicts,	14
“ of Attorney-General,	12
“ of Board of State Charities,	17
“ of Commissioners on Public Lands,	11
“ of Inspectors and Officers of State Prison,	13
“ of Insurance Commissioner (Part 2. <i>Life Insurance</i>)*,	9

* For Part 1 (*Fire and Marine Insurance*), see Vol. II. No. 9.

Returns of Corporations organized under General Statutes,	. . .	No. 10
“ of Registers of Deeds,	. . . . .	16
“ of Sheriffs, concerning moneys, etc.,	. . . . .	15

S.

Sheriffs, Returns of, concerning moneys, etc.,	. . . . .	15
State Charities, Report of Board of,	. . . . .	17
State Prison, Report of Inspectors and Officers of,	. . . . .	13

TWENTY-FIRST

ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts,

JANUARY 1, 1876.

Part II.

LIFE AND ACCIDENT INSURANCE.

BOSTON:

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1876.



TABLE OF CONTENTS.

[For Index to Companies, see end of Volume.]

COMMISSIONER'S REPORT.

	Page.
INTRODUCTORY,	v
BUSINESS OF 1875,	v
STATISTICAL TABLES, Summary of Contents of,	vi-viii
TABLE A—Summary of Income, Expenditures, Assets, Liabilities, etc.,	xiv
TABLE B—Ratio of Net Assets to Computed Premium Reserve,	xviii
TABLE C—Ratio of Premium Notes and Loans to Premium Reserve,	xx
TABLE D—Ratio of Real Estate and other Investments to Gross Assets,	xxii
TABLE E—Policies Issued, Terminated and Gained in 1875,	xxiv
TABLE F—Claims by Death in 1875, with Ratios, etc.,	xxviii
TABLE G—Ratio of Expenses to Mean Amount Insured,	xxxii
TABLE H—Massachusetts Business, 1875,	xxxvi
DECREASING RATE OF INTEREST,	viii
Its effect upon Life Insurance,	ix
COOPERATIVE INSURANCE,	ix
Rulings of the Department,	ix
Decision of the Courts,	ix-xi
Laws relating to,	xi-xii

DETAILED STATEMENTS.

MASSACHUSETTS LIFE INSURANCE COMPANIES,	2-23
LIFE INSURANCE COMPANIES OF OTHER STATES,	26-159
ACCIDENT INSURANCE COMPANIES OF OTHER STATES,	162-169
LIFE AND ACCIDENT COMPANIES OF OTHER STATES, with amount of business done by each,	172-177
LIST OF AGENTS AND SUB-AGENTS authorized to act for Life and Accident Companies,	180-186

APPENDIX.

HISTORY OF THE MASSACHUSETTS INSURANCE DEPARTMENT, by Hon. Julius L. Clarke.	
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TWENTY-FIRST ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART II.

LIFE AND ACCIDENT INSURANCE.

To the Honorable the Senate and House of Representatives.

The Insurance Commissioner respectfully presents Part II. of the Twenty-First Annual Report of the Department under his charge. This volume contains the statements of all Life and Accident Insurance Companies transacting business in this Commonwealth on the first day of January, 1876.

Since the publication of the last report, the Provident Savings Life Assurance Society of New York has been duly authorized to do business in this State.

The number of Life Insurance Companies doing business in this State at the date of the publication of this Report is forty-two. Of these, six are home Companies, and thirty-six Companies of other States. Of the latter, one Company, the Travelers' of Connecticut, transacts an Accident business. There are also two Companies, duly authorized, doing Accident business exclusively.

BUSINESS OF 1875.

The Statistical Tables which follow the text exhibit in condensed form the business of the year. The various details of the business of life insurance have been so fully discussed in the previous reports of this Department, that, without useless repetition, little can be said in relation thereto, until some new

phase invites consideration. A brief summary of the contents of the several tables will give most of the information of interest to policy-holders and the public generally.

TABLE A gives the Income, Expenditures, Assets, Liabilities and Balances of the several Companies, December 31, 1875. This table shows a general improvement in the financial condition of the Companies. The Companies of this State have added \$434,237 to their net surplus during the year, and increased the ratio of Assets to Liabilities from 113.02 in 1874 to 114.02 in 1875. The Income is \$256,385 less than the previous year. Other items have increased as follows; viz., Assets, \$1,808,446; Liabilities, \$1,374,209; Expenditures, \$149,510.

Excluding from the comparison the items of the Universal and the Provident Savings Companies, which were not given in the last Report, we find that the Companies of other States have increased their surplus \$3,823,914. The ratio of Assets to Liabilities is 109.83 against 109.35 for 1874. The total Income is \$1,633,018 less than the previous year. Other items have increased as follows: Assets, \$24,354,268; Liabilities, \$20,530,362; Expenditures, \$513,053.

TABLE B gives the ratio of net Assets to computed premium reserve, with corresponding ratios for 1873 and 1874. When first computed, for 1869, this ratio was found to be 117.51. It diminished rapidly until 1873, at which date it was 108.23. At this time a gratifying change occurred; the ratios for 1874 and 1875 being 109.35 and 110.15 respectively.

TABLE C gives the ratio of Premium Notes to Premium Reserve, with corresponding ratios for several years. These ratios indicate a general tendency toward a cash business. Since 1867, when this table was first compiled, this ratio has receded from 34.25 to 13.74.

TABLE D classifies the Assets of the Companies, and exhibits the ratio of each group to the gross assets.

TABLE E gives the Policies issued, terminated and gained in 1875, with number and amount of Policies in force December 31, 1875. From this interesting table, we learn that the hoped-for turn in the current of the business of life insurance has not yet taken place. Excluding from the computation,

as before, the items of the Provident Savings and Universal Companies, we find that the Companies appearing in the last report show a large diminution in the amount of outstanding insurance, the whole sum being nearly \$32,000,000 less than was reported in 1874. Of the insurance terminated during the year, the claims by death and matured endowments represent about \$27,000,000. The number of outstanding policies is 3,172 in excess of the previous year. The diminution in the average amount insured by each policy may be attributed to the large number of paid-up policies issued and the depressed condition of business generally. The encouraging fact shown by this table is the increase in the number of policies. Although the Companies are losing in the amount of insurance carried, the number of lives upon which the insurance is based is increasing. They are obtaining a "new" life for an "old" one, and as the advantages of medical selection which may have disappeared in the old policies are renewed in the new, there appears to be no reason to fear that the expected percentage of mortality will be seriously disturbed by reason of the lapse of policies on the best lives.

TABLE F gives the Claims by Death during the year 1875, and ratios for five years of Losses to the Mean Amount Insured. The ratio of claims by death during the year to mean number of policies, is 1.19. For 1874, it was 1.08; for 1873, it was 1.19; and for 1872, it was 1.10. The ratios of amount of loss to mean amount insured vary correspondingly, as will be seen by reference to the table. From a computation made in the Department (not sufficiently elaborate for publication), it appears that some Companies are sustaining a mortality exceeding the expectation of the tables. The experience of the Mutual Life Insurance Company of New York, as exhibited in the very elaborate work prepared by Professor Bartlett, the eminent actuary, indicates that "the true law of vitality of assured male lives in the United States" lies somewhat below the standard first adopted by that Company, and subsequently by most of the States. That the experience of many younger Companies is different from that of the Mutual Life, is apparent from the published annual statements. Anxiety for business, and in-

competent medical advisers, will overturn all calculations based upon mortality tables not compiled from statistics of impaired lives. So vital is this question of mortality to the future prosperity of the Companies, that it is to be hoped that other actuaries will follow the example of Professor Bartlett, and give to the public the actual experience of their Companies.

TABLE G gives the ratio of expenses to the mean amount insured, with corresponding ratios for the nine previous years. This table is believed to be as fair an exhibit of the relative expenses of the several Companies as can be prepared from the data furnished to the Department.

TABLE H gives the number of policies issued in this State during the year, and the amount insured thereby, with the business of the previous year for comparison. The details of receipts for premiums may be found in the returns of agents, page 172. The risks of Life Insurance Companies are migratory, to some extent, and full statistics of the business in any given territory are obtained with much difficulty. From the imperfect manner in which the returns of business in this State were made, the Commissioner was satisfied that little of value could be learned therefrom, and a full compliance with the requirements of the annual statement in this particular was not insisted upon. Carefully prepared statistics of mortality in various sections of the country would be of value to Life Insurance Companies, but the interest of policy-holders is confined principally to the business of the Companies in the aggregate.

DECREASING RATE OF INTEREST.

Money can now be obtained upon first-class securities at a very low rate of interest. This fact has an important bearing upon the business of life insurance. Should the present rates prevail for any considerable length of time, the (so-called) profits of the Companies from this source will be very much diminished, if not annihilated. That the decline in the rate of interest did not seriously affect the Companies during 1875, is apparent from the statements rendered. Upon gross Assets of \$405,288,388, the Companies doing business in this State received during the year, for interest and rents, \$23,914,562, or five and nine-tenths per cent. The reserve, upon which

the Companies are required to earn four per cent., was \$359,502,966. The rate received, computed upon this sum, was 6.65 per cent. First-class loans maturing at the present time can be replaced at a great reduction in the rate of interest. Large sums are lying idle in the banks at a merely nominal rate, and such loans as Insurance Companies should invest in will not yield at present rates over four or four and one-half per cent. net. Agents should bear this fact in mind when soliciting, and policy-holders must expect that their dividends will diminish from this cause. From present appearances, the standard of valuation adopted by this State (four per cent.) is none too high for safety.

COÖPERATIVE INSURANCE.

Numerous letters from parties resident in other States, and frequent inquiries at the Department, indicate that a general misapprehension exists as to the provisions of the laws of this Commonwealth relating to this form of life insurance. This Department has always ruled that associations conducting the business of life insurance under what is known as the "coöperative plan," must be treated as Life Insurance Companies, and required to conform to all laws relating to such Companies. This ruling has twice been sustained by the supreme judicial court of this State. In the special report of the Insurance Commissioner (Hon. Julius L. Clarke), issued in December, 1871, the decision in the first case is given in full. As the same has never appeared in the annual reports of the Department, it is here inserted, together with the remarks of Mr. Clarke relating to the subject.

The annexed decision of the supreme judicial court of the Commonwealth became accessible too late for publication in the Massachusetts Life Report recently issued. As a matter of public interest and importance, especially in the department of life insurance, it may appropriately have place in these pages. The case in which the decision was rendered was that of the Commonwealth v. George R. Wetherbee, an agent of the Connecticut Mutual Benefit Company of New Haven. The Company had twice applied for admission to do business in Massachusetts, but was refused because of its financial inability to meet the requirements of law, and also

because of the utter worthlessness of its so-called coöperative scheme.

While soliciting insurance without authority, and in defiance of law, Wetherbee was arrested at Worcester in the spring of 1870, and held for trial before the superior court, from which, upon conviction, the case went to the supreme court on exceptions, the Company claiming to be a purely benevolent institution, and not an Insurance Company. The case was argued before Judge Gray, at the October term of the court, in the same year, Attorney-General Allen appearing for the Commonwealth. The opinion of the court, recently filed, is as follows :—

“A contract of insurance is an agreement by which one party, for a consideration (which is usually paid in money, either in one sum, or at different times during the continuance of the risk), promises to make certain payment of money upon the destruction or injury of something in which the other party has an interest. In fire insurance and marine insurance, the thing insured is property; in life or accident insurance, it is the life or health of a person. In either case, neither the times and amounts of payments by the assured, nor the mode of estimating or securing the payment of the sum to be paid by the insurer, affects the question whether the agreement between them is a contract of insurance. All that is requisite to constitute such a contract is the payment of the consideration by the one, and the promise of the other to pay the amount of the insurance upon the happening of injury to the subject by a contingency contemplated in the contract. The contract made between the Connecticut Mutual Benefit Company and each of its members, by the certificates of membership issued according to its charter, does not differ in any essential particular of form or substance from an ordinary policy of mutual life insurance. The subject insured is the life of the member. The risk insured is death from any cause not excepted in the terms of the contract. The assured pays a sum fixed by the directors, and not exceeding ten dollars, at the inception of the contract, and assessments of two dollars each annually, and of one dollar each upon the death of any member of the division to which he belongs, during the continuance of the risk. In the case of the death of the assured by a peril insured against, the Company absolutely promise to pay to his representatives, in sixty days after receiving satisfactory notice and proof of his death, ‘as many dollars as there are members in’ the same division, the number of which is limited to five thousand. The payment of this sum is subject to no contingency but the insolvency of the corporation. And the means of payment are derived from the assessments collected, upon his death, from other members; from the money received upon issuing other certificates of membership, which the by-laws declare may, after payment of expenses, be ‘used to cover losses caused by the delinquencies of members,’ and from the guaranty fund of one hundred thousand dollars, established by the corporation under its charter.

“This is not the less a contract of mutual insurance upon the life of the assured, because the amount to be paid by the corporation is not a gross sum, but a sum graduated by the number of members holding similar contracts; nor because a portion of the premiums is to be paid upon the uncertain period of the deaths of such members; nor because, in case of non-pay-

ment of assessment of any member, the contract provides no means of enforcing payment thereof, but merely declares the contract to be at an end, and all moneys previously paid by the assured, and all dividends and credits accrued to him, to be forfeited to the Company. The fact offered to be proved by the defendant, that the object of the organization was benevolent and not speculative, has no bearing upon the nature and effect of the business conducted and the contracts made by the corporation.

"The ruling that this association was an insurance company, within the meaning of the statute upon which the defendant was indicted, was therefore correct, and his exceptions must be overruled."

The decision of the court is in accordance with the ruling of this Department ever since the irresponsible brood of *coöperatives*, so called, first sought to practise their confidence game upon the public. With this and the statute of 1870 (section 5, chapter 349), such deceptions ought to pass under the ban of perpetual condemnation, as not one of them can bear for a moment the test of financial scrutiny or common prudence.

JULIUS L. CLARKE, *Insurance Commissioner*.

The second case was that of the Commonwealth *v.* the Unity Mutual Life Assurance Association. Upon petition of policy-holders, proceedings were instituted against this organization, and an injunction was asked for upon a statement of agreed facts submitted to the court. The answer in this instance was the same as in the case before cited. The court ruled, as before, that the Association must be considered a Life Insurance Company within the meaning of the statutes, and the injunction was made perpetual.

The statutes now in force relating to these organizations are as follows:—

[Acts of 1872, chap. 325, sect. 7.]

All corporations, associations, partnerships or individuals doing business in this state under any charter, compact, agreement, or statute of this or any other state, involving an insurance, guarantee, contract or pledge for the payment of annuities or endowments, or for the payment of moneys to families, or representatives of policy or certificate holders, or members, shall be considered and deemed to be life insurance companies within the meaning of the laws relating to life insurance within this state, and shall not make any such insurance, guarantee, contract, or pledge therein, or to or with any citizen or resident of this state, which shall not distinctly state therein the amount of such life benefits, the manner of payment, the

period of the continuance thereof, and the amount of the annual, semi-annual, or quarterly premium, or by which the payment of the life benefit assured shall be contingent upon the payment of assessments made upon surviving members, nor except in accordance with, and under the conditions and restrictions of the statutes now or hereafter regulating the business of life insurance : *provided*, that nothing in this section shall be held to conflict with the provisions of chapter one hundred and eighty-six of the acts of eighteen hundred and sixty-one.

[Acts of 1875, chap. 107.]

AN ACT relating to the powers of Associations for Religious, Charitable, Benevolent and other like purposes.

Be it enacted, &c., as follows :

SECT. 1. The provisions of the general laws relating to life insurance companies shall not be held to be applicable to such associations established under the laws of this Commonwealth for any of the purposes set forth in section two of chapter three hundred and seventy-five of the acts of the year one thousand eight hundred and seventy-four as may make provision for the widows, orphans or other dependents of deceased members and of other persons, by means of a fixed payment to be made on the death of each person for the benefit of whose dependents such provision is made.

SECT. 2. Nothing contained in this act shall be construed to authorize the formation of associations for the sole or principal purpose of insuring lives.

SECT. 3. This act shall take effect upon its passage. [*Approved April 9, 1875.*]

It will be noticed, that, by the statute of 1875, incorporated associations in this State may establish a system of benefits without becoming subject to the general laws relating to life insurance. This is the only modification which has been made in the laws of this State relating to this subject.

Respectfully submitted.

STEPHEN H. RHODES,
Insurance Commissioner.

STATISTICAL TABULATIONS.

TABLE A.—SUMMARY OF THE INCOME, EXPENDITURES, ASSETS, LIABILITIES AND BALANCES OF THE SEVERAL COMPANIES,
DECEMBER 31, 1875.

NAME OF COMPANY.	Cash Guar- antee Capital.	Gross Income.	Gross Expenditures.	Gross Assets.	Gross Liabilities.	Ratio of As- sets to Li- abilities.	Surplus as re- gards Policy- holders, Dec. 31, 1875.	Surplus as re- gards Policy- holders, Dec. 31, 1874.
MASSACHUSETTS COS.								
Berkshire,	\$25,500	\$676,271	\$431,363	\$3,081,570	\$2,783,522	110.71	\$298,048	\$258,642
John Hancock,	-	745,165	616,096	2,730,891	2,576,453	105.99	154,438	19,222
Massachusetts Hospital, .	500,000	170,201	122,763	924,729	173,651	532.52	751,078	730,616
Massachusetts Mutual, . .	-	1,512,783	997,803	6,072,924	5,493,625	110.54	579,299	496,156
New England Mutual, . .	-	3,120,905	2,348,427	14,357,829	12,810,205	112.08	1,547,624	1,368,376
State Mutual,	-	395,373	270,876	1,929,557	1,681,820	114.73	247,737	270,975
Totals,	\$525,500	\$6,621,188	\$4,787,318	\$29,097,500	\$25,519,276	114.02	\$3,578,224	\$3,143,987
COS. OF OTHER STATES.								
Etna,	\$150,000	\$5,526,453	\$4,045,084	\$21,822,292	\$19,815,373	110.13	\$2,006,919	\$1,665,240
American Popular, . . .	306,700	231,617	199,913	754,261	576,291	130.88	177,970	161,992
Atlantic Mutual,	110,000	379,645	324,416	1,281,999	1,211,266	105.83	70,733	111,715
Charter Oak,	200,000	3,736,434	2,644,438	13,885,656	12,495,000	110.95	1,390,656	1,390,656

INSURANCE COMMISSIONER.

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Connecticut General, . . .	\$250,000	\$313,134	\$203,362	\$1,261,375	\$986,646	128.02	\$270,229	\$255,919
Connecticut Mutual, . . .	-	9,318,400	7,194,603	43,410,534	39,483,548	109.94	3,927,046	3,855,987
Continental, Conn., . . .	300,000	913,392	555,391	3,430,471	3,209,946	106.87	220,525	208,229
Continental, N. Y., . . .	100,000	2,452,467	2,624,532	6,229,485	5,855,149	106.39	374,336	370,625
Equitable, . . .	100,000	9,571,886	6,629,290	28,585,041	26,436,785	108.13	2,148,256	1,628,421
Germania, . . .	200,000	1,912,979	1,283,091	7,304,524	6,894,443	105.95	410,081	315,753
Globe Mutual, . . .	100,000	1,078,128	890,764	4,372,698	4,038,182	108.42	389,516	281,359
Hartford Life and Annuity, . . .	300,000	168,302	87,442	910,758	595,907	152.84	314,351	263,115
Home, . . .	125,000	1,019,907	652,375	4,475,117	3,938,507	113.77	541,610	413,454
Homeopathic Mutual, . . .	200,000	235,606	183,390	637,708	576,120	110.69	61,588	51,906
Knickerbocker, . . .	100,000	1,847,259	1,895,623	7,232,373	6,728,600	107.49	504,273	442,776
Life Association, . . .	-	1,607,357	2,082,242	3,043,538	2,936,243	103.65	107,295	45,925
Manhattan, . . .	100,000	2,022,915	1,620,992	9,999,943	8,617,136	116.05	1,382,807	1,399,603
Metropolitan, . . .	200,000	1,061,176	860,600	1,974,110	1,870,434	105.54	103,676	143,200
Mutual, . . .	-	20,400,969	14,143,457	78,584,076	73,949,554	106.20	4,584,522	3,455,667
Mutual Benefit, . . .	-	6,751,987	6,223,732	31,300,678	28,685,692	109.12	2,614,986	3,758,676

REPORT OF THE

TABLE A.—Summary of the Income, etc., of the several Companies.—Concluded.

NAME OF COMPANY.	Cash Guar- antee Capital.	Gross Income.	Gross Expenditures.	Gross Assets.	Gross Liabilities.	Ratio of As- sets to Lia- bilities.	Surplus as re- gards Policy- holders, Dec. 31, 1875.	Surplus as re- gards Policy- holders, Dec. 31, 1874.
National, Vermont,	—	\$401,948	\$232,741	\$1,845,750	\$1,287,850	148.32	\$557,900	\$525,047
National of the U. S.,	\$1,000,000	1,085,014	685,847	3,869,071	3,289,443	119.44	629,628	589,162
New Jersey Mutual,	100,000	877,229	575,330	1,808,882	1,446,467	125.06	362,415	236,683
New York,	—	7,881,885	4,850,760	30,561,983	26,975,863	113.29	3,586,120	2,447,361
Northwestern Mutual,	—	4,053,493	2,474,069	17,044,051	14,598,602	116.75	2,445,449	2,016,683
Penn Mutual,	—	1,670,387	958,294	5,484,199	4,687,722	116.99	796,477	622,333
Phoenix Mutual,	100,000	3,298,366	2,450,735	10,283,314	10,208,541	100.73	74,773	244,588
Provident Life and Trust,	500,000	888,507	898,845	3,093,155	2,356,775	131.25	736,380	614,370
Provident Savings,	125,000	19,196	23,511	141,781	27,381	517.81	114,400	
Security,	110,000	1,369,435	1,064,100	3,683,900	3,484,888	105.71	199,012	110,477
Travelers',	—	707,415	322,561	3,682,699*	2,557,612*	143.99	1,125,087	928,859
Union Mutual,	—	2,402,969	1,898,080	9,158,664	7,917,506	115.68	1,241,158	1,166,730
United States	500,000							

Universal,	\$200,000	\$3,385,385	\$2,717,331	\$5,442,835	\$5,276,727	103.15	\$166,108	-
Vermont,	100,000	35,589	19,721	176,436	71,531	246.65	104,905	\$104,893
Washington,	125,000	1,243,603	812,281	4,835,303	4,389,473	110.16	445,830	393,038
Totals of other States, . .	\$5,451,700	\$101,570,631	\$74,753,340	\$376,190,888	\$342,493,767	109.83	\$33,697,121	\$29,592,707
Grand Totals,	\$5,977,200	\$108,191,819	\$79,540,658	\$405,288,388	\$368,013,043	110.12	\$37,275,345	\$32,736,694

* Including both Life and Accident Departments.

TABLE B.—*Ratio of Net Assets to Computed Premium Reserve December 31, 1875.*

NAME OF COMPANY.	Net Assets or Actual Premium Reserve.	Net present Val. of Policies or Computed Premium Reserve.	Ratio in 1875.	CORRESPONDING
				1874.
MASSACHUSETTS COS.				
Berkshire, . . .	\$3,028,167	\$2,730,119	110.92	110.27
John Hancock, . . .	2,699,405	2,544,967	106.06	100.74
Mass. Mutual, . . .	5,897,761	5,318,462	110.89	110.16
New England Mut'l,	14,141,062	12,593,439	112.29	111.47
State Mutual, . . .	1,904,950	1,657,213	114.94	117.60
Totals, . . .	\$27,671,345	\$24,844,200	111.38	110.28
COS. OF OTHER STATES.				
Ætna, . . .	\$21,222,345	\$19,215,426	110.44	109.18
American Popular, . . .	734,261	556,291	131.99	131.03
Atlantic Mutual, . . .	1,273,427	1,202,694	105.88	109.96
Charter Oak, . . .	13,686,160	13,235,732	103.40	102.17
Connecticut General,	1,225,905	949,676	129.09	129.23
Connecticut Mutual, . . .	42,414,840	38,487,794	110.20	110.79
Continental, Conn., . . .	3,393,037	3,172,512	106.95	107.31
Continental, N. Y., . . .	6,049,210	5,674,874	106.60	106.27
Equitable, . . .	27,975,051	25,826,795	108.52	103.10
Germania, . . .	7,145,193	6,735,112	106.09	105.11
Globe Mutual, . . .	4,230,780	3,891,264	108.72	107.54
Hartford L. and A., . . .	903,051	588,200	153.53	148.21
Home, . . .	4,432,921	3,891,311	113.92	111.32
Homœopathic Mut'l,	635,618	574,030	110.73	110.03
Knickerbocker, . . .	7,040,597	6,536,324	107.71	106.66
Life Association, . . .	2,883,031	2,775,736	103.87	101.01
Manhattan, . . .	9,560,034	8,177,227	116.91	117.83
Metropolitan, . . .	1,930,494	1,826,818	105.67	108.43

TABLE B.—*Ratio of Net Assets, &c.*—Concluded.

NAME OF COMPANY.	Net Assets or Actual Premium Reserve.	Net Present Val. of Policies or Computed Premium Reserve.	Ratio in 1875.	CORRESP'G RATIOS	
				1874.	1873.
Mutual, . . .	\$77,669,650	\$73,085,128	106.26	105.09	104.34
Mutual Benefit, .	30,395,754	27,780,768	109.41	114.44	108.54
National, Vermont, .	1,799,451	1,241,551	144.93	145.90	146.72
National of U. S., .	3,744,515	3,114,887	120.21	120.79	121.54
New Jersey Mutual,	1,866,882	1,504,467	124.09	119.36	117.62
New York, . . .	30,114,219	26,528,099	113.52	110.08	107.76
Northwestern Mut'l,	16,857,795	14,412,346	116.97	115.09	113.84
Penn Mutual, . . .	5,268,579	4,472,102	117.81	116.01	114.78
Phoenix Mutual, .	10,037,464	9,962,691	100.75	102.57	101.34
Provident L. and T.,	3,078,407	2,342,027	131.44	131.61	134.60
Provident Savings, .	126,732	12,332	1,027.66	—	—
Security, . . .	3,579,427	3,380,415	105.89	103.37	106.31
Travelers', . . .	3,361,757	2,236,670	150.30	148.90	146.63
Union Mutual, . . .	9,016,064	7,774,906	115.96	115.52	111.85
United States, . . .	4,477,985	3,984,153	112.39	113.57	110.86
Universal, . . .	5,268,042	5,101,934	103.26	—	—
Vermont, . . .	175,187	70,282	249.26	284.53	—
Washington, . . .	4,782,022	4,336,192	110.28	109.96	107.40
Totals, . . .	\$368,355,887	\$334,658,766	110.06	109.28	—
Grand Totals, .	\$396,027,232	\$359,502,966	110.15	109.35	—

TABLE C.—*Ratio of Premium Notes and Loans to Computed
mium Reserve, December 31, 1875.*

NAME OF COMPANY.	Premium Notes and Loans.	Ratio to Reserve in 1875.	CORRESPONDING RATIOS.			
			1874.	1873.	1872.	1871.
MASSACHUSETTS COS.						
Berkshire, . . .	\$204,352	7.48	7.90	8.79	9.84	10.05
John Hancock, . .	373,838	14.69	15.17	19.50	22.04	25.65
Mass. Mutual, . .	986,053	18.54	20.24	22.33	23.92	24.40
New Eng. Mutual,	2,113,958	16.78	18.47	20.72	22.68	24.53
State Mutual, . .	25,449	1.54	3.95	3.34	2.93	2.05
Totals, . . .	\$3,981,216	16.02	16.39	18.55	20.29	21.79
COS. OF OTHER STATES.						
Ætna,	\$4,217,607	21.95	25.70	30.35	35.53	43.11
Amer'n Popular, .	130,607	23.48	21.52	18.36	16.40	15.07
Atlantic Mutual, .	240,497	19.99	21.75	23.05	25.27	27.40
Charter Oak, . . .	3,506,139	26.49	29.75	29.09	31.40	30.59
Connecticut Gen'l,	145,104	15.28	16.66	19.41	20.98	20.50
Connecticut Mut'l,	6,730,567	17.49	20.12	24.79	30.22	36.38
Continental, Conn.,	1,180,296	37.20	41.75	45.29	59.65	65.82
Continental, N. Y.,	1,937,700	34.14	36.23	37.53	36.05	38.91
Equitable,	—	—	—	—	—	—
Germania,	—	—	—	—	—	—
Globe Mutual, . .	—	—	—	—	—	—
Hartford L & A.,	—	—	—	—	—	—
Home,	1,093,694	28.11	29.16	30.49	32.66	35.9
Homœopathic M.,	—	—	—	—	—	—
Knickerbocker, . .	2,820,070	43.14	45.18	47.63	50.28	53.2
Life Association, .	27,111	.97	30.93	33.56	37.95	34.4
Manhattan, . . .	2,180,500	26.67	29.04	31.68	32.94	38.0
Metropolitan, . .	374,970	20.52	27.32	25.63	25.64	24.1

INSURANCE COMMISSIONER.

xxi

TABLE C.—*Ratio of Premium Notes and Loans, &c.*—Concluded.

NAME OF COMPANY.	Premium Notes and Loans.	Ratio to Reserve in 1875.	CORRESPONDING RATIOS.				
			1874.	1873.	1872.	1871.	1870.
Mutual, . .	—	—	—	—	—	—	—
Mutual Benefit, .	\$5,843,853	21.04	26.77	29.01	31.07	33.77	40.05
National, Vt., .	31,935	2.57	3.38	3.96	4.54	5.62	6.33
Nat'l of the U. S.,	62,443	2.00	2.38	2.77	.10	—	—
New Jersey Mut.,	414,829	27.57	29.69	25.83	25.10	29.23	30.09
New York, . .	885,729	3.34	3.75	4.37	5.00	5.61	6.29
Northwest'n Mut,	4,142,781	28.74	32.14	35.79	39.66	42.55	45.44
Penn Mutual, .	700,355	15.66	16.64	17.29	21.27	28.37	34.90
Phoenix Mutual, .	3,363,978	33.77	38.21	42.66	48.67	56.25	62.66
Provident L. & T,	103,788	4.43	5.58	6.72	8.53	10.80	13.80
Provident Savings,	—	—	—	—	—	—	—
Security, . .	1,633,205	48.31	51.62	63.79	60.65	63.12	59.10
Travelers', . .	—	—	—	—	—	—	—
Union Mutual, .	2,208,537	28.41	30.77	33.79	36.38	37.97	44.09
United States, .	179,033	4.49	5.43	6.66	7.82	15.48	27.10
Universal, . .	1,269,504	24.88	—	—	—	—	—
Vermont, . .	6,745	9.60	11.87	—	—	—	—
Washington, .	—	—	—	—	—	—	—
Totals, . .	\$45,431,577	13.58	15.83	17.86	20.24	22.94	28.90
Grand Totals, .	\$49,412,793	13.74	15.87	17.90	20.25	22.86	27.19

TABLE D.—Ratio of Real Estate and other Investments to Gross Assets.

NAME OF COMP'Y.	Gross Assets.	Real Estate, Stocks, Bonds, etc., owned.		Loaned on Mortgages and Collaterals.		Premium Notes.		Uncollected and De- ferred Premiums.		Cash Items.		Interest Accrued and Unpaid.	
		Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.	Amount.	Per ct.
MASS. COMPANIES.													
Berkshire, . .	\$3,081,570	\$966,380	31.36	\$1,774,352	57.58	\$204,352	6.63	\$62,990	2.04	\$18,521	.60	\$54,975	1.79
John Hancock, .	2,730,891	826,312	30.26	1,331,650	48.77	373,838	13.69	73,784	2.70	68,697	2.51	56,610	2.07
Mass. Mutual, .	6,072,924	725,633	11.95	3,869,700	63.72	986,053	16.23	205,700	3.39	91,900	1.51	193,938	3.20
New Eng'd Mut.,	14,357,829	8,426,985	58.69	2,631,027	18.32	2,113,958	14.72	634,209	4.42	315,294	2.19	236,356	1.65
State Mutual, .	1,929,557	1,449,243	75.10	154,480	8.01	25,449	1.32	—	—	289,385	15.00	11,000	.57
Totals, . .	\$28,172,771	\$12,394,553	43.99	\$9,761,209	34.64	\$3,703,650	13.15	\$976,683	3.46	\$783,797	2.79	\$552,879	1.97
COS. OF OTHER STATES.													
Edna, . .	\$21,822,292	\$7,643,930	35.02	\$8,239,127	37.76	\$4,217,608	19.33	\$235,883	1.08	\$986,363	4.52	\$499,381	2.29
Amer'n Popular, .	754,261	169,976	22.53	104,700	13.88	130,607	17.31	180,183	23.89	155,852	20.67	12,943	1.72
Atlantic Mutual, .	1,281,999	444,931	34.70	399,400	31.16	240,497	18.76	28,577	2.22	139,747	10.90	28,847	2.26
Charter Oak, .	13,885,656	1,897,850	13.67	7,846,024	56.50	3,606,139	25.25	124,874	.90	34,260	.25	476,509	3.43
Connecticut Gen'l,	1,261,875	463,093	36.70	550,817	43.65	145,104	11.50	33,571	2.66	47,031	3.73	22,259	1.76
Connecticut Mut'l,	43,410,594	6,764,925	15.58	27,177,636	62.61	6,730,667	15.50	40,316	.09	1,077,579	2.48	1,619,571	3.73
Continent'l, Conn.,	3,430,471	769,402	22.14	794,891	23.17	1,180,296	34.41	220,686	6.43	373,468	10.88	101,738	2.97
Continental, N.Y.,	6,229,485	1,418,661	22.77	1,611,063	25.86	1,937,700	31.11	696,222	11.18	457,479	7.34	108,360	1.74
Equitable, . .	28,585,040	9,595,313	33.57	17,140,272	59.96	—	—	718,228	2.51	880,252	3.08	250,975	.88

INSURANCE COMMISSIONER.

xxiii

	\$1,355,130	\$1,578,576	\$1,083,084	\$101,180	\$231,808	7.41	\$14,713	.33
Honore, . . .	30.28	35.27	24.44	30,186	6.67	.99	10,840	1.70
Homeopathic M.,	266,060	317,738	-	307,016	4.24	2.38	384,062	4.62
Knickerbocker, .	1,157,420	2,441,362	2,920,070	98,000	3.16	5.62	85,629	2.81
Life Association, .	608,528	2,065,177	27,111	398,989	3.09	.56	183,281	1.83
Manhattan, . . .	770,960	6,410,206	2,180,500	337,159	17.08	2.00	23,365	1.18
Metropolitan, . .	526,505	672,861	374,970	857,899	1.09	3,850,256	1,177,105	1.50
Mutual, . . .	12,577,628	60,071,190	-	202,209	.65	563,919	642,065	2.05
Mutual Benefit, .	11,226,820	12,821,812	5,943,853	20,441	1.11	53,080	54,384	2.95
National, Vt., . .	829,487	858,423	31,935	141,808	3.66	48,692	111,675	2.89
National of U. S.,	1,022,352	2,482,300	62,443	241,629	13.36	70,704	48,177	2.66
New Jersey Mut.,	256,040	777,503	414,829	511,760	1.67	1,768,291	257,131	.84
New York, . . .	9,453,455	17,885,697	885,728	324,517	1.90	554,294	552,855	3.24
Northwest'n Mut.,	867,786	10,601,818	4,142,791	46,344	.84	260,891	74,867	1.35
Penn Mutual, . . .	2,171,518	2,230,794	700,355	112,061	1.09	323,222	138,105	1.34
Phoenix Mutual, . .	660,803	5,685,144	3,363,979	127,762	4.13	19,394	14,384	.46
Provident L. & T.,	1,363,004	1,464,873	103,788	11,463	8.08	5,318	-	-
Provident Sav'gs,	125,000	-	-	616,096	16.72	205,709	90,297	2.45
Security, . . .	1,103,419	35,174	1,633,205	136,854	5.40	76,459	69,791	2.75
Travelers',* . . .	466,563	1,784,978	-	252,210	2.75	124,511	473,347	5.17
Union Mutual, . . .	629,634	5,470,425	2,208,537	118,669	2.56	250,211	55,812	1.20
United States, . . .	1,176,086	2,851,357	179,033	255,885	4.72	183,173	167,176	3.07
Universal, . . .	900,027	2,667,070	1,269,504	8,232	4.69	9,470	874	.55
Vermont, . . .	20,246	130,719	6,745	203,343	4.20	265,897	44,137	.91
Washington, . . .	1,956,730	2,365,196	-	828,431	2.20	\$14,063,967	\$7,963,964	2.12
Totals, . . .	\$84,038,050	\$215,313,406	\$45,431,579	\$8,241,876	2.29	\$14,837,764	\$8,516,843	2.11
Grand Totals, . .	\$96,432,603	\$225,074,615	\$49,135,229	\$9,218,569				

* The business of the Accident Department is not included in these amounts.

TABLE E.—Policies Issued, Terminated and Gained in 1875, with number and amount of Policies in Force December 31.

NAME OF COMPANY.	ISSUED.		TERMINATED.		GAIN OR LOSS.		POLICIES IN FORCE.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MASSACHUSETTS COMPANIES.								
Berkshire,	780	\$1,788,705	676	\$1,681,979	104	\$106,726	4,813	\$10,940,216
John Hancock,	844	1,241,628	1,856	4,274,412	—1,012	—3,032,784	5,879	11,516,830
Massachusetts Mutual,	1,682	5,229,927	1,429	3,965,597	253	1,264,330	14,744	35,029,074
New England Mutual,	1,925	5,207,883	2,459	7,244,558	—534	—2,036,675	20,768	60,642,769
State Mutual,	463	1,283,500	202	408,150	261	875,350	4,745	9,883,322
Totals,	5,694	\$14,751,643	6,622	\$17,574,696	—928	—\$2,823,053	50,949	\$128,012,211
COMPANIES OF OTHER STATES.								
Ætna,	7,378	\$11,348,277	6,207	\$14,401,258	1,171	—\$3,052,981	56,743	\$91,454,011
American Popular,	697	3,497,458	542	1,549,670	165	1,947,788	3,309	10,213,187
Atlantic Mutual,	743	1,050,681	626	1,357,252	117	—306,571	4,127	6,876,716

52 706 997

INSURANCE COMMISSIONER.

XXV

Connecticut Mutual,	5,970	\$15,796,454	6,077	\$16,084,245	893	—829,791	66,309	\$186,076,842
Continental, Conn.,	1,767	2,624,989	1,514	3,782,000	258	—1,167,011	11,073	16,176,148
Continental, New York,	6,106	12,684,382	7,112	16,166,686	—1,006	—2,471,304	24,768	51,179,234
Equitable,	8,583	28,308,114	8,013	32,934,332	570	—4,626,218	48,700	178,692,686
Germania,	2,837	4,074,152	2,374	8,798,026	463	276,126	20,260	34,421,675
Globe Mutual,	2,576	5,225,435	2,445	6,635,902	131	—1,410,467	10,818	21,744,480
Hartford Life and Annuity,	260	274,773	532	1,124,609	—272	—849,896	2,547	3,960,928
Home,	745	1,495,239	932	1,910,073	—187	—414,834	10,234	20,521,578
Homoeopathic Mutual,	1,121	1,897,842	832	1,531,758	289	866,084	2,957	5,030,802
Knickerbocker,	917	1,752,033	2,283	6,122,005	—1,366	—4,369,972	10,404	23,672,963
Life Association,	4,126	8,950,832	5,079	16,510,034	—953	—7,559,202	11,047	34,630,782
Manhattan,	1,392	4,016,847	1,654	5,324,771	—262	—1,307,924	12,763	40,083,863
Metropolitan,	4,830	6,836,446	6,361	9,114,504	—1,531	—2,278,058	17,441	25,107,087
Mutual,	9,842	28,079,582	8,365	25,435,905	1,477	2,643,677	92,393	305,057,221
Mutual Benefit,	4,659	12,523,560	2,949	10,427,123	1,710	2,096,437	43,015	134,104,103
National, Vermont,	704	1,587,320	475	1,307,740	229	279,580	4,651	9,919,536

TABLE E.—Policies Issued, Terminated and Gained in 1875.—Continued.

NAME OF COMPANY.	ISSUED.		TERMINATED.		GAIN OR LOSS.		POLICIES IN FORCE.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
National of the United States, . .	2,710	\$4,819,752	2,443	\$5,780,980	267	—\$961,228	10,945	\$22,941,944
New Jersey Mutual,	5,276	10,117,465	3,883	7,028,742	1,393	3,088,723	10,755	19,389,123
New York,	7,029	20,342,883	5,766	18,667,194	1,263	1,675,689	44,661	126,132,119
Northwestern Mutual,	6,373	13,429,076	5,353	11,784,536	1,020	1,644,540	36,428	67,124,215
Penn Mutual,	2,241	6,527,634	874	2,688,047	1,367	3,839,587	9,545	28,389,667
Phoenix Mutual,	5,103	7,782,117	8,240	16,765,632	—3,137	—8,983,515	30,281	60,247,186
Provident Life and Trust, . .	1,250	4,134,064	788	2,393,737	462	1,740,327	6,456	19,479,410
Provident Savings,	287	927,100	23	69,500	—	—	264	867,600
Security,	1,682	2,609,284	2,424	5,390,823	—742	—2,781,539	9,349	20,617,269
Travelers',	2,667	4,954,363	1,992	3,757,312	675	1,197,051	10,511	19,169,114
Union Mutual,	6,013	12,164,007	5,649	14,648,012	364	—2,483,945	22,122	46,740,375
					96	—757,725	10,692	22,380,650

Universal,	6,408	\$14,575,919	2,855	\$7,191,608	3,553	\$7,383,611	17,477	\$85,907,240
Vermont,	87	163,966	86	149,700	1	14,266	484	922,000
Washington,	1,795	3,712,225	1,676	4,083,315	119	—371,090	11,141	25,429,535
Totals of other States,	121,814	\$274,129,533	113,897	\$294,977,416	+7,653	—\$21,705,483	714,473	\$1,778,076,090
Grand Totals,	127,508	\$288,881,176	120,519	\$312,552,112	+6,725	—\$24,528,536	765,422	\$1,906,088,301

TABLE F.—*Claims by Death during the year 1875, and Ratios for five years of Losses to Mean Amount Insured.*

NAME OF COMPANY.	Com- menced Business.	CLAIMS BY DEATH IN 1875.		Ratio to Mean No. of Policies.	RATIOS OF AMOUNT OF LOSS TO MEAN AMOUNT INSURED.					Average for the five years given.
		No.	Amount.		1875.	1874.	1873.	1872.	1871.	
Massachusetts Hospital,	1823,	1	\$2,000	-	-	-	-	-	-	-
Mutual, New York,	1843,	1,074	8,438,095	1.17	1.13	1.01	1.05	.94	.99	1.02
New England Mutual,	1844,	250	841,914	1.19	1.37	1.32	1.19	1.16	1.27	1.26
Mutual Benefit,	1845,	582	1,944,916	1.38	1.46	1.40	1.36	1.49	1.27	1.39
New York,	1845,	528	1,650,515	1.20	1.33	1.14	1.25	1.30	1.18	1.24
State Mutual,	1845,	57	104,150	1.24	1.10	1.03	.98	.86	.97	.99
Connecticut Mutual,	1846,	903	2,710,871	1.37	1.46	1.22	1.44	1.32	1.11	1.31
Penn Mutual,	1847,	106	320,904	1.20	1.21	1.04	1.72	1.60	1.07	1.35
Union Mutual,	1849,	227	524,930	1.03	1.09	1.01	1.03	.92	.89	.99
Total	1850.	620	1,273,065	1.10	1.37	1.42	1.77	1.49	1.19	1.45

INSURANCE COMMISSIONER.

. xxix

Manhattan,	1850,	224	\$786,374	1.74	1.93	1.44	1.00	1.84	1.08	1.48
National, Vermont,	1850,	40	97,441	.88	1.00	1.18	1.07	.81	.49	.91
United States,	1850,	126	317,745	1.18	1.40	1.56	1.34	1.09	1.37	1.85
Berkshire,	1851,	53	151,997	1.11	1.39	1.11	1.14	1.06	.78	1.10
Massachusetts Mutual,	1851,	151	447,200	1.03	1.30	1.04	.98	1.07	.92	1.06
Phoenix Mutual,	1851,	370	894,993	1.16	1.38	1.24	1.29	1.13	1.21	1.25
Knickerbocker,	1853,	223	585,341	2.01	2.27	1.89	1.86	2.00	1.58	1.92
Northwestern Mutual,	1858,	353	742,483	1.00	1.12	1.04	1.09	.87	1.12	1.05
Equitable,	1859,	580	2,459,885	1.20	1.37	1.00	1.25	1.04	1.06	1.14
Germania,	1860,	901	512,096	1.50	1.50	1.58	1.69	1.34	1.17	1.46
Home,	1860,	116	229,845	1.12	1.11	1.01	1.09	1.14	.63	1.00
Washington,	1860,	111	301,470	1.00	1.20	1.30	1.16	1.08	1.20	1.19
John Hancock,	1862,	66	168,488	1.03	1.29	.84	1.29	1.26	.78	1.09
Security,	1862,	149	341,466	1.53	1.55	1.80	1.99	1.77	1.58	1.74
Continental, Conn.,	1864,	114	154,997	1.04	.98	.93	.94	1.00	.98	.97
Globe,	1864,	166	399,306	1.54	1.79	1.56	1.51	1.34	1.26	1.49

TABLE F.—*Claims by Death during the Year 1875, &c.—Continued.*

NAME OF COMPANY.	Com- menced Business.	CLAIMS BY DEATH IN 1875.		Ratio to Mean No. of Policies.	RATIOS OF AMOUNT OF LOSS TO MEAN AMOUNT INSURED.					Average for the five years given.
		No.	Amount.		1875.	1874.	1873.	1872.	1871.	
Travelers', Hartford, . . .	1864,	80	\$166,564	.80	.90	.72	.89	1.11	.48	.82
Connecticut General, . . .	1865,	31	75,751	.90	1.11	.82	1.30	1.32	1.54	1.22
New Jersey Mutual, . . .	1865,	84	164,007	.84	.91	1.21	1.13	.77	.66	.93
Provident Life and Trust, . .	1865,	33	111,968	.53	.60	.75	.64	1.13	.75	.77
Universal,	1865,	116	303,245	-	-	-	-	-	-	-
American Popular,	1866,	12	31,216	.37	.34	.33	.47	.45	.46	.41
Atlantic Mutual,	1866,	64	132,168	1.57	1.88	1.05	1.49	1.45	1.20	1.41
Continental, New York, . .	1866,	232	493,063	.92	.94	1.12	1.19	.94	1.03	1.04
Hartford Life and Annuity, .	1866,	14	20,465	.54	.49	.50	.85	.57	.72	.63
Metropolitan,	1866,	206	293,707	1.13	1.12	.89	.84	.92	.61	.88
Homeopathic,	1868,	25	42,657	.88	.88	.79	.99	1.30	.89	.97

	1868.	160	\$807,290	1.39	1.54	1.18	1.70	.89	.81	1.22
Life Association,										
National of the United States,	1868,	111	244,096	1.03	1.04	.82	1.20	1.04	.70	.96
Vermont,	1869,	3	3,000	.62	.33	.04	-	-	-	-
Provident Savings,	1875,	-	-	-	-	-	-	-	-	-
Totals,	-	8,960	\$24,808,345	1.19	1.29	1.17	1.28	1.19	1.07	1.20

TABLE G.—*Ratio of Expenses to Mean Amount Insured.*

NAME OF COMPANY.	Mean Amount Insured, 1876.	Expenses.*	Ratio.	CORRESPONDING RATIOS.								
				1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	
MASSACHUSETTS COMPANIES.												
Berkshire,	\$10,881,685	\$88,741	.81	.80	.81	.85	1.11	.86	.90	1.11	1.39	1866.
John Hancock,	13,033,222	112,829	.87	.84	.95	1.16	1.02	.97	1.10	1.06	1.28	1.11
Massachusetts Mutual,	34,396,909	221,535	.64	.68	.72	.76	.71	.78	.87	.64	.69	.63
New England Mutual,	61,652,025	315,694	.51	.50	.51	.70	.53	.57	.73	.79	.71	.57
State Mutual,	9,441,146	46,832	.49	.52	.58	.65	.56	.45	.52	.47	.49	.42
COMPANIES OF OTHER STATES.												
Ætna,	92,980,501	582,490	.62	.72	.70	.69	.64	.67	.84	1.20	1.21	1.23
American Popular,	9,238,043	63,016	.68	.99	1.25	1.01	.88	1.06	1.10	1.15	2.12	.67
Atlantic Mutual,	7,030,001	60,518	.86	.89	1.01	.90	1.08	1.14	1.20	1.42	2.90	1.16
Charter Oak,	60,430,767	539,604	.89	.83	.85	.92	.92	1.00	1.05	1.03	1.11	1.17
Connecticut General,	6,787,013	68,081	1.03	1.20	.97	1.04	1.31	1.31	1.46	1.57	1.99	3.83
Connecticut Mutual	105,001,739	987,630	.59	.57	.55	.59	.57	.59	.54	.59	.59	.59

INSURANCE COMMISSIONER.

xxxiii

Continental, Conn.,	\$15,753,653	\$119,886	.76	.96	1.12	1.28	1.39	1.54	1.53	1.86	1.86	1.86	1.86
Continental, N. Y.,	52,414,886	653,514	1.25	1.11	1.07	1.10	1.17	1.04	1.15	1.42	2.38	2.38	1.13
Equitable,	179,830,844	1,288,278	.72	.98	.85	.84	.79	.78	.84	.88	1.01	1.01	.93
Germania,	34,255,887	313,031	.92	.86	.87	.89	.98	.93	1.02	1.05	.89	.89	.92
Globe Mutual,	22,350,921	225,828	1.01	.93	1.08	1.09	1.30	1.49	1.61	1.47	1.21	1.21	1.41
Hartford Life and Annuity, .	4,200,397	35,338	.84	.73	1.87	1.95	1.60	1.57	1.81	3.81	9.05	9.05	-
Home,	20,728,995	133,341	.64	.68	.70	.74	.76	.81	.85	.87	1.05	1.05	.95
Homœopathic Mutual,	4,845,327	64,478	1.33	1.27	1.15	1.26	1.47	1.58	3.26	2.51	-	-	-
Knickerbocker,	25,857,949	266,655	1.03	.80	.91	.67	.84	1.09	1.21	1.24	1.52	1.52	1.41
Life Association,	39,359,804	598,106	1.29	1.23	1.10	1.46	1.08	1.60	1.46	-	-	-	-
Manhattan,	40,812,764	324,607	.80	.81	.86	.81	.75	.73	.80	.81	.91	.91	.67
Metropolitan,	26,246,116	219,260	.84	1.00	1.21	1.04	1.19	2.11	1.89	3.10	.92	.92	-
Mutual,	303,467,973	1,468,563	.48	.54	.69	.47	.52	.57	.73	.81	.96	.96	.88
Mutual Benefit,	133,021,265	696,742	.52	.49	.54	.51	.53	.55	.55	.55	.62	.62	.55
National, Vermont,	9,778,622	51,411	.53	.51	.61	.79	.64	.69	.62	.52	.56	.56	.48

* Including net cost of capital.

TABLE G.—*Ratio of Expenses to Mean Amount Insured—Continued.*

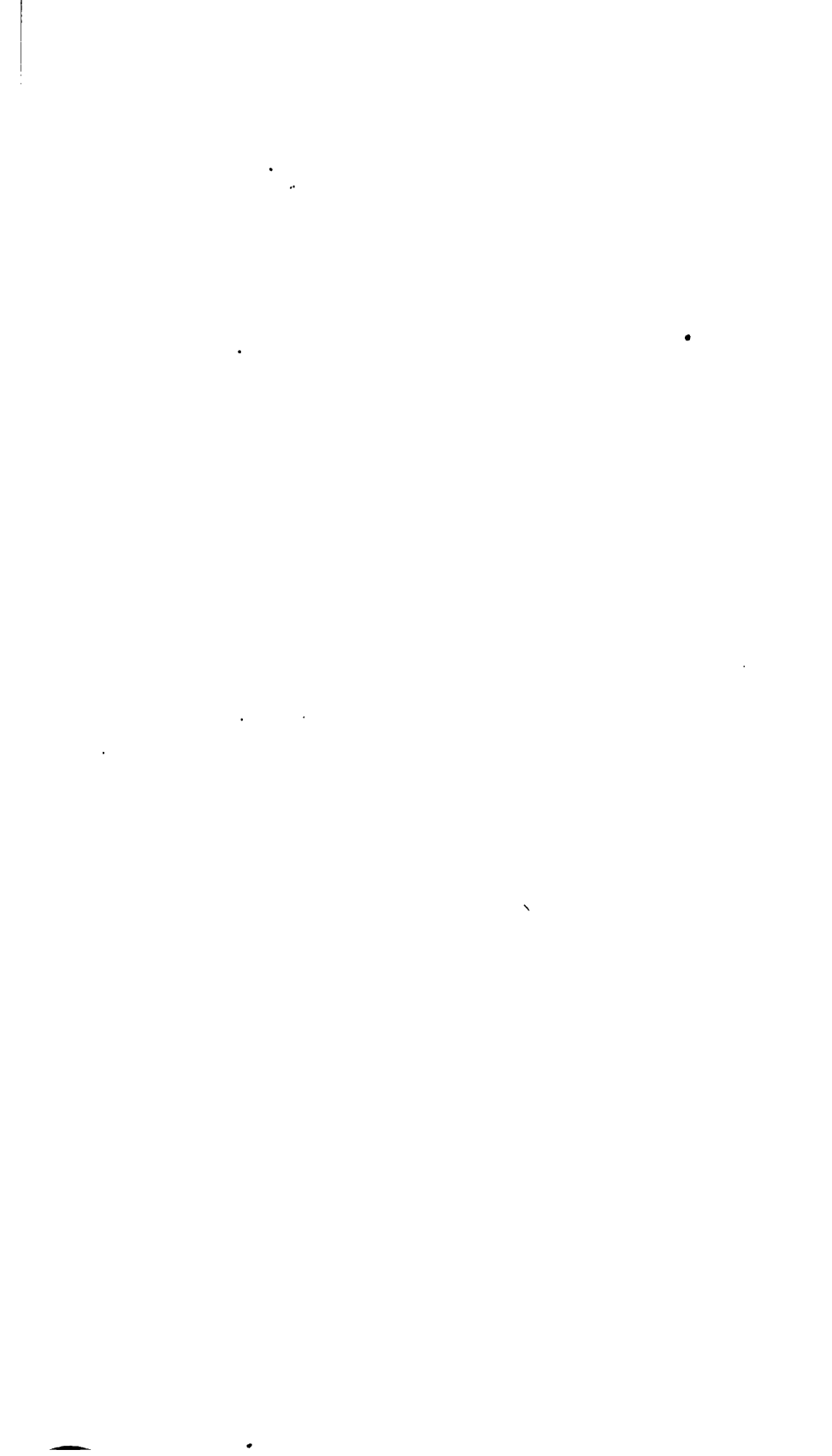
NAME OF COMPANY.	Mean Amount Insured, 1875.	Expenses.*	Ratio.	CORRESPONDING RATIOS.							
				1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.
National of the United States, .	\$23,422,558	\$246,015	1.05	.88	1.28	.82	1.37	1.32	3.29	1.92	-
New Jersey Mutual, . . .	17,950,304	163,058	.91	1.35	.94	.67	.99	.93	1.11	1.06	.82
New York,	124,483,621	729,623	.58	.60	.68	.78	.76	.97	1.08	.94	.80
Northwestern Mutual, . . .	66,212,618	469,578	.71	.87	.73	.79	.81	.87	1.02	1.21	1.05
Penn Mutual,	26,455,419	196,929	.74	.69	.68	.59	.58	.70	.83	.53	-
Phoenix Mutual,	64,729,145	510,210	.79	.67	.77	.82	.88	1.02	.89	.98	.76
Provident Life and Trust, . .	18,596,944	128,920	.69	.78	.89	.83	.91	.95	1.21	1.28	2.31
Provident Savings,	857,600	23,511	-	-	-	-	-	-	-	-	-
Security,	22,006,262	261,003	1.19	1.09	1.05	.99	.98	1.17	1.87	1.20	1.28
Travelers',	18,570,588	140,556	.76	.78	.61	.52	.54	.62	.74	.92	1.56
Union Mutual,	47,973,872	507,090	1.06	1.01	.88	1.01	.79	.75	.85	.80	1.00

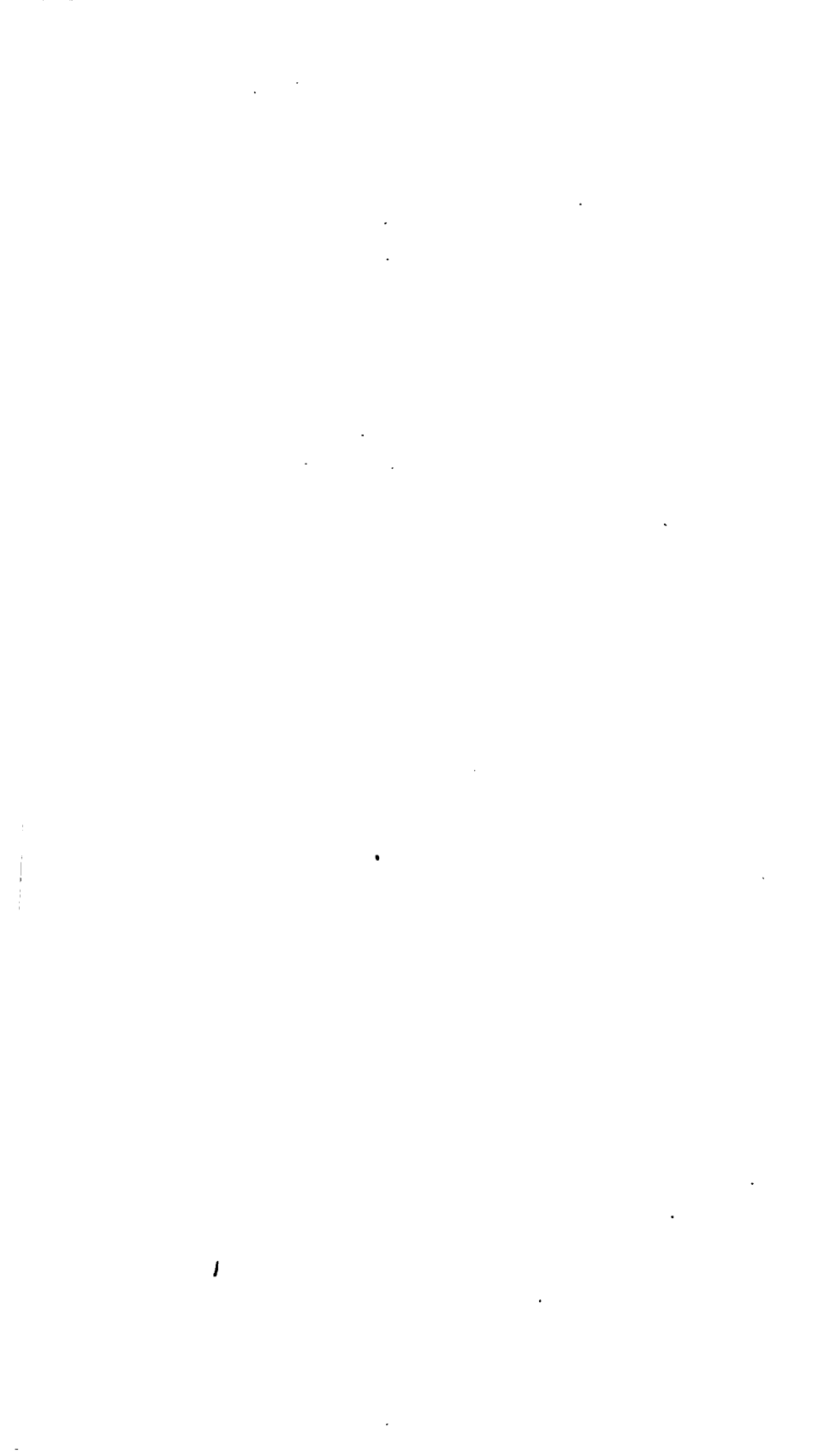
TABLE H.—*Massachusetts Business.*

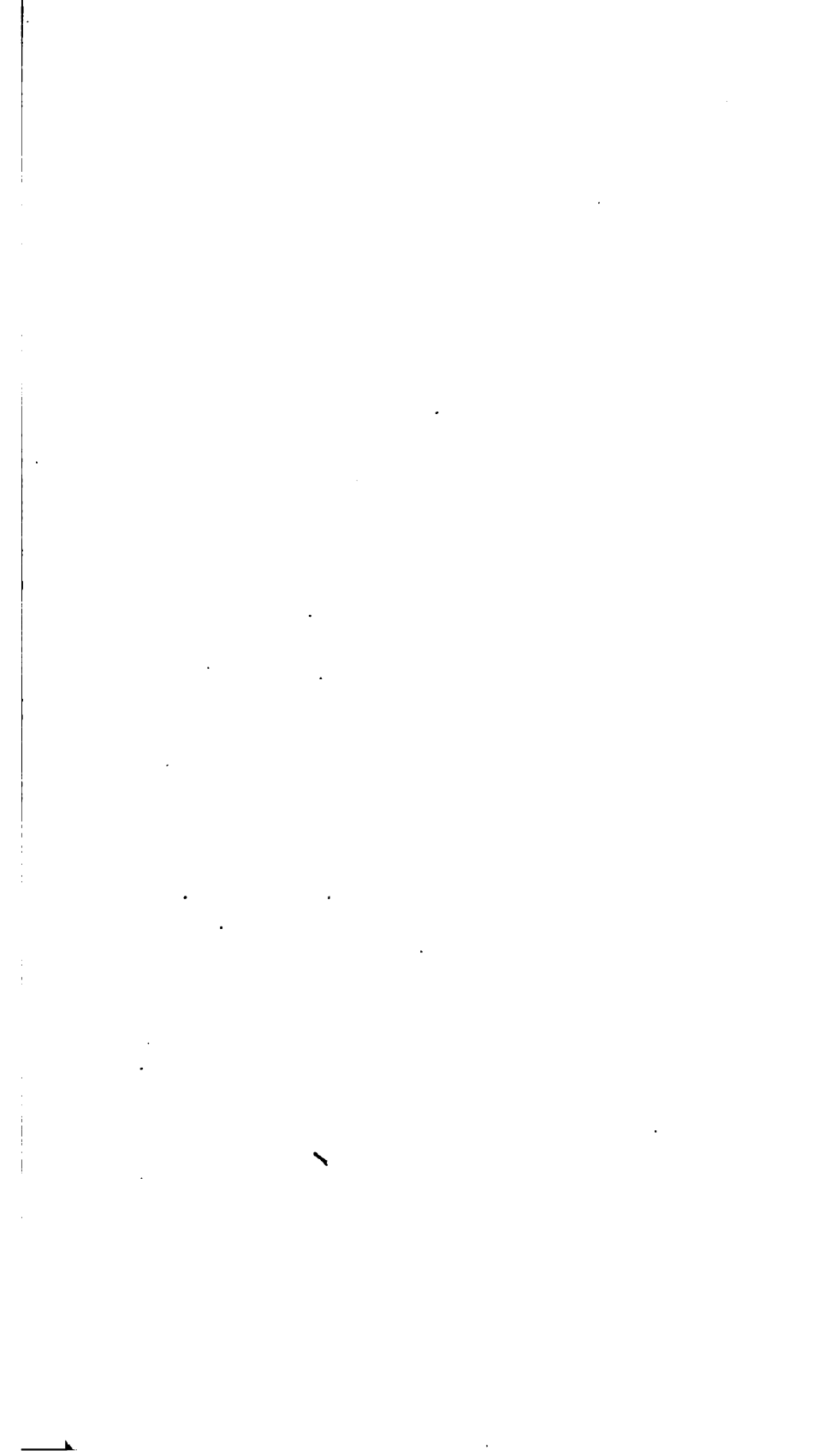
NAME OF COMPANY.	POLICIES ISSUED, 1875.		POLICIES ISSUED, 1876.	
	No.	Amount.	No.	Amount.
MASSACHUSETTS COMPANIES.				
Berkshire,	160	\$274,369	209	\$402,
John Hancock, . . .	286	324,654	253	376,
Massachusetts Mutual, .	355	1,013,992	351	1,077,
New England Mutual, .	353	829,403	349	925,
State Mutual,	206	484,500	219	469,
Totals,	1,360	\$2,926,918	1,381	\$3,251,
COMPANIES OF OTHER STATES.				
Ætna,	370	\$647,924	533	\$686,
American Popular, . .	101	595,605	9	43,
Atlantic Mutual, . . .	13	19,491	13	20,
Charter Oak,	419	825,060	391	604,
Connecticut General, .	128	238,152	154	306
Connecticut Mutual, .	267	815,148	255	806
Continental, Conn., .	66	145,700	52	104
Continental, N. Y., .	567	1,125,626	625	1,340
Equitable,	371	1,072,085	429	1,370
Germania,	7	6,007	12	14
Globe Mutual,	61	133,000	81	206
Hartford, L. and A., .	41	46,899	27	25
Home,	7	11,500	10	28
Homœopathic Mutual, .	87	192,619	55	97
Knickerbocker, . . .	24	45,995	105	313
Life Association, . . .	162	347,616	111	248
Manhattan,	82	273,734	56	15
Metropolitan,	192	219,876	193	289
Mutual,	583	1,611,506	797	1,800

TABLE H.—*Massachusetts Business*—Continued.

NAME OF COMPANY.	POLICIES ISSUED, 1875.		POLICIES ISSUED, 1874.	
	No.	Amount.	No.	Amount.
Mutual Benefit, . . .	195	\$591,835	133	\$334,885
National, Vermont, . .	103	308,500	146	490,000
National of U. S., . .	14	38,000	62	140,332
New Jersey Mutual, . .	234	809,800	90	217,500
New York,	277	845,425	456	1,375,985
Northwestern Mutual, .	81	280,506	81	291,750
Penn Mutual,	12	50,200	23	65,500
Phoenix Mutual, . . .	404	570,351	554	859,240
Provident L. and T., . .	92	148,534	30	62,601
Provident Savings, . .	—	—	—	—
Security,	52	62,205	187	234,767
Travelers',	118	220,117	148	260,267
Union Mutual,	907	1,569,212	867	1,628,175
United States,	219	381,820	310	597,500
Universal,	496	918,200	—	—
Vermont,	11	33,200	27	66,000
Washington,	57	132,400	23	94,250
Totals of other States, .	6,820	\$15,333,348	7,045	\$15,176,930
Grand Totals,	8,180	\$18,260,266	8,426	\$18,428,298







MASSACHUSETTS
LIFE INSURANCE COMPANIES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT
OF ANNUAL STATEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1875.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

BERKSHIRE LIFE INSURANCE COMPANY, PITTSFIELD.

[Incorporated May, 1851. Commenced business September 4, 1851.]

PAID-UP CAPITAL, \$25,500.

EDWARD BOLTWOOD, *President.*

Secretary, JAMES W. HULL

JAMES M. BARKER, *Vice-President.*

Principal Office, Pittsfield.

INCOME.

Total premium income,	\$484,713 7
Cash received for interest on stocks, bonds and loans,	176,370 3
for interest on other debts due the company,	5,417 3
as discount on claims paid in advance,	796 3
for rents of company's property,	8,467 3
Profit and loss account,	505 3
Total income,	\$676,271 3
Net or ledger assets, December 31, 1874,	2,713,303 3
Total,	\$3,389,574 3

DISBURSEMENTS.

Cash paid for losses and additions,	\$144,872 3
Premium notes or loans used in payment of same,	2,956 3
Cash paid for matured endowments and additions,	22,918 3
Premium notes or loans used in payment of same,	1,283 3
Gross amount paid for losses and endowments,	\$172,030 3
Cash paid for surrendered policies,	23,423 3
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	12,823 3
Cash surrender values, including reconverted additions applied in payment of premiums,	38,903 3
Cash dividends paid policy-holders, \$7,632.78; applied in payment of premiums, \$72,723.46,	80,356 3
Premium notes or loans used in payment of dividends,	13,500 3
Total paid policy-holders,	\$341,082 37

Cash paid for dividends to stockholders,	\$1,785 00
for commissions to agents,	36,510 53
for salaries and travelling expenses of agents,	8,357 04
for medical examiners' fees,	2,493 50
for salaries of officers and office employes,	13,978 99
for taxes and fees,	6,072 51
for rent,	6,464 30
for advertising,	3,542 09
for office and incidental expenses,	11,118 02
Total disbursements,	\$481,353 35
Balance,	\$2,958,221 12

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$180,000 00
Loans on mortgage of real estate (first liens),	1,720,098 75
Loans on collateral security (schedule A),	54,253 33
Premium notes or loans on policies in force,	204,351 77
Cost value of stocks and bonds owned (schedule B),	751,528 75
Cash in company's office,	195 97
Cash deposited in bank,	18,324 97
Agents' ledger balances,	25,329 95
General ledger balances, \$1,187.63; office furniture, \$3,000,	4,137 63
Ledger assets (as per balance),	\$2,958,221 12

OTHER ASSETS.

Interest due and accrued,	54,975 14
Market value of stocks and bonds, over cost,	34,851 25
Uncollected premiums on policies in force,	\$34,423 49
Deferred premiums on policies in force,	35,565 88
Total,	\$69,989 37
Deduct loading (10 per cent.),	6,998 94
Net am't of uncollected and deferred prem's,	62,990 43
Total assets per company's books,	\$3,111,037 94

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$3,000 00
Agents' balances,	25,329 95
General ledger balances,	1,137 63
Total,	29,467 58
Total admitted assets,	\$3,081,570 36

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$2,742,806 00	
Deduct net value of reinsured risks,	12,687 00	
Net premium reserve,		\$2,730,119 00
Death losses and matured endowments in process of adjustment,	\$27,589 60	
Claims resisted by the company,	10,000 00	
Total policy claims,		37,589 60
Unpaid dividends of surplus due policy-holders,		4,663 89
All other liabilities: premiums paid in advance,		11,149 92
Liabilities as to policy-holders,	\$2,783,522 41	
Surplus as regards policy-holders,	298,047 95	
Gross liabilities,		\$3,081,570 36

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$198,830 32	
Premium notes or loans received during 1875,	47,456 92	
Total,		\$246,287 24
Used in payment of losses and claims,	\$4,242 73	
of surrendered policies and voided by lapse,	12,823 52	
of dividends to policy-holders,	13,543 34	
Redeemed by maker in cash,	11,325 88	
Total,		41,935 47
Balance note assets, December 31, 1875,		\$204,351 77

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	2,840	\$6,784,761 00
Endowment policies,	1,869	3,981,247 00
Reversionary additions,	-	57,146 00

New Policies Issued in 1875.

Whole-life policies,	509	1,324,810 00
Endowment policies,	215	346,395 00

Old Policies Revived during the year.

Whole-life policies,	35	72,000 00
Endowment policies,	21	45,500 00
Additions by dividends,	-	10,336 00

Total number and amount,	5,489	\$12,622,195 00
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Policies ceased to be in force during the year.

Terminated by death,	53	\$151,897 00
by maturity,	9	24,204 00
by surrender,	63	183,128 00
by lapse,	432	1,072,650 00
Not taken,	119	250,600 00
Total terminated,	676	\$1,681,979 00

Policies in force December 31, 1875.

Whole-life policies,	2,910	\$6,950,541 00
Endowment policies,	1,903	3,931,797 00
Reversionary additions,	—	57,878 00
Totals,	4,813	\$10,940,216 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Central Pacific Railroad bonds,	\$3,150 00	\$2,453 33
United States bonds,	2,050 00	1,800 00
58 shares Agricultural Nat'l Bank,	11,600 00	6,000 00
7 " " " "	1,400 00	1,000 00
28 " " " "	5,600 00	3,500 00
25 " Pittsfield Nat'l Bank,	3,375 00	2,500 00
150 " Adams Nat'l Bank,	19,500 00	24,000 00
135 " American Express Co.,	7,830 00	
10 " Pittsfield Nat'l Bank,	1,350 00	
67 " Massasoit Paper Co.,	7,370 00	5,000 00
64 " Pittsfield Coal Gas Co.,	8,960 00	7,000 00
15 " Stockbridge and Pittsfield R. R.,	1,200 00	1,000 00
	<u>\$78,385 00</u>	<u>\$54,253 33</u>

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$445,048 75	\$479,900 00
458 shares Pittsfield Nat'l Bank,	61,830 00	61,830 00
250 " Adams Nat'l Bank,	31,250 00	31,250 00
300 " Agricultural Nat'l Bank,	60,000 00	60,000 00
North Adams water scrip,	43,000 00	43,000 00
Berkshire County loan,	70,000 00	70,000 00
Cheshire town loan,	18,000 00	18,000 00
Hinsdale town loan,	2,400 00	2,400 00
Pittsfield town loan,	20,000 00	20,000 00
	<u>\$751,528 75</u>	<u>\$786,380 00</u>

**JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY,
BOSTON.**

[Incorporated April 21, 1862. Commenced business December 27, 1862.]

GEORGE THORNTON, President. Vice-President, SAMUEL ATHERTON.

GEORGE B. WOODWARD, Secretary and Actuary.

Principal Office, Boston.

INCOME.

Total premium income,	\$584,126 27
Cash received for interest on stocks, bonds and loans,	136,991 82
for interest on other debts due the company,	18,599 05
as discount on claims paid in advance,	3,485 78
for profits on bonds, stocks or gold sold,	1,952 38
	<hr/>
Total income,	\$745,155 30
Net or ledger assets, December 31, 1874,	2,460,292 84
	<hr/>
Total,	\$3,205,448 14

DISBURSEMENTS.

Cash paid for losses and additions,	\$205,595 94
Premium notes or loans used in payment of same,	4,850 22
Cash paid for matured endowments and additions,	5,934 33
Premium notes or loans used in payment of same,	2,997 67
	<hr/>
Gross amount paid for losses and endowments,	\$219,378 16
Cash paid to annuitants,	1,774 77
for surrendered policies,	43,352 35
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	65,662 93
Cash surrender values, including reconverted additions applied in payment of premiums,	172,671 57
Cash dividends paid policy-holders, applied in payment of premiums,	427 58
	<hr/>
Total paid policy-holders,	\$503,267 36
Cash paid for commissions to agents,	\$24,016 70
for salaries and travelling expenses of agents,	19,387 14
for medical examiners' fees,	4,198 00
for salaries of officers and office employes,	27,385 27
for taxes and fees,	3,959 42
for rent,	10,211 07
for furniture and office fixtures,	91 28
for advertising,	5,822 33
for office, agency and incidental expenses,	17,757 74
	<hr/>
Total disbursements,	\$616,096 31
	<hr/>
Balance,	\$2,589,351 83

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage of real estate (first liens), . . .	\$1,307,850 00
Loans on collateral security (schedule A), . . .	23,800 00
Premium notes or loans on policies in force, . . .	373,838 23
Par value of stocks and bonds owned (schedule B), . . .	798,500 00
Cash in company's office, . . .	1,045 87
Cash deposited in bank, . . .	67,650 87
Bills receivable, . . .	5,163 51
Agents' ledger balances, . . .	719 58
Commuted commissions, \$9,283.77 ; loaned on personal security, \$1,500, . . .	10,783 77
Ledger assets (as per balance), . . .	\$2,589,351 83

OTHER ASSETS.

Interest due and accrued, . . .	\$56,609 68
Market value of stocks and bonds, over par, . . .	27,812 50
Uncollected premiums on policies in force, . . .	\$46,294 63
Deferred premiums on policies in force, . . .	45,935 26
Total, . . .	\$92,229 89
Deduct loading (20 per cent.), . . .	18,445 98
Net am't of uncollected and deferred prem's, . . .	73,783 91
Total assets per company's books, . . .	\$2,747,557 92

ITEMS NOT ADMITTED.

Commuted commissions, . . .	\$9,283 77
Agents' balances, . . .	719 58
Loans on personal security, . . .	1,500 00
Bills receivable, . . .	5,163 51
Total, . . .	16,666 86
Total admitted assets, . . .	\$2,730,891 06

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.), . . .	\$2,547,779 00
Deduct net value of reinsured risks, . . .	2,812 00
Net premium reserve, . . .	\$2,544,967 00
Death losses due and unpaid, . . .	\$1,000 00
Death losses and matured endowments in process of adjustment, . . .	27,799 00
Claims resisted by the company, . . .	1,000 00
Total policy claims, . . .	29,799 00
Due for rent, . . .	1,687 50
Liabilities as to policy-holders, . . .	\$2,576,453 50
Surplus as regards policy-holders, . . .	154,437 56
Gross liabilities, . . .	\$2,730,891 06

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874, . . .	\$394,646 63	
Premium notes or loans received during 1875, . . .	53,788 57	
Total,	<hr/>	\$448,435 20
Used in payment of losses and claims, . . .	\$7,847 89	
of surrendered policies and		
voided by lapse, . . .	65,662 93	
Redeemed by maker in cash, . . .	1,086 15	
Total,	<hr/>	74,596 97
Balance note assets, December 31, 1875, . . .		<hr/> \$373,838 23

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	4,675	\$11,139,501 00
Endowment policies,	2,206	3,394,813 00
All other policies,	10	15,300 00

New Policies Issued in 1875.

Whole-life policies,	603	1,019,718 00
Endowment policies,	235	212,910 00

Old Policies Revived during the year.

Whole-life policies,	5	7,000 00
Endowment policies,	1	2,000 00

Total number and amount,	7,735	\$15,791,242 00
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Policies ceased to be in force during the year.

Terminated by death,	66	\$168,488 00
by maturity,	4	8,932 00
by surrender,	242	509,120 00
by lapse,	1,076	2,402,865 00
by change and decrease,	384	1,017,250 00
Not taken,	84	167,757 00
Total terminated,	1,856	<hr/> \$4,274,412 00

Policies in force December 31, 1875.

Whole-life policies,	3,918	\$8,809,163 00
Endowment policies,	1,952	2,693,367 00
All other policies,	9	14,300 00
Totals,	5,879	<hr/> \$11,516,830 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Cedar Rapids & Mo. River R. R. bonds,	\$4,662 50	\$10,000 00
Narragansett S. S. Co. bonds,	7,000 00	
10 shares Michigan Central R. R.,	592 50	1,800 00
10 " Boston and Albany R. R.,	1,335 00	
205 " American Whip Co.,	20,500 00	12,000 00
	<hr/>	<hr/>
	\$34,090 00	\$23,800 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds, 6s,	\$100,000 00	\$116,665 00
Portland city bonds, 6s,	4,750 00	5,000 00
Boston city bonds, 6s,	25,075 00	25,012 50
Albany city bonds, 6s,	9,567 50	10,050 00
Lynn city bonds, 6s,	13,845 00	14,472 50
Bath city bonds, 6s,	1,840 00	2,000 00
Salem city bonds, 6s,	10,915 00	11,320 00
Cambridge city bonds, 6s,	2,037 50	2,100 00
Cincinnati city bonds, 7 $\frac{1}{8}$ s,	10,180 00	10,700 00
Chicago city bonds, 7s,	9,612 50	10,375 00
Loan to town of Brighton,	25,000 00	25,000 00
New England Nat'l Bank stock,	12,031 00	13,800 00
Tremont Nat'l Bank stock,	6,200 00	5,575 00
Continental Nat'l Bank stock,	7,000 00	7,560 00
Boylston Nat'l Bank stock,	4,362 50	4,655 00
Washington Nat'l Bank stock,	13,537 50	13,800 00
Boston and Albany R. R. bonds, 7s,	76,843 75	84,375 00
Old Colony R. R. bonds, 7s,	18,082 50	18,270 00
Vt. Cent. and Vt. and Canada equip. bonds, 8s,	5,040 00	2,500 00
Ogdensburg and Lake Champ. equip. bonds, 8s,	4,987 50	4,600 00
Phila., Wil. and Baltimore R. R. bonds, 6s,	6,650 00	7,070 00
Old Colony R. R. bonds, 6s,	2,895 00	3,000 00
Lansing, Jack. and Sag. 1st mort. bonds, 8s,	10,100 00	8,500 00
Illinois Grand Trunk R. R. mort. bonds, 8s,	19,400 00	21,400 00
Grand River Valley R. R. mort. bonds, 8s,	10,487 50	9,000 00
Michigan Central R. R. mort. bonds, 8s,	5,362 50	4,587 50
Cedar Rapids and Mo. River mort. bonds, 7s,	13,500 00	13,987 50
Chicago, Burl'n and Quincy R. R. bonds, 7s,	20,150 00	21,400 00
Boston and Providence R. R. bonds,	26,187 50	27,875 00
Nashua and Rochester R. R. 1st mort. bonds,	23,125 00	23,125 00
Lowell and Andover R. R. bonds, 6s,	18,300 00	19,000 00
Boston and Albany R. R. bonds, 6s,	45,825 00	46,350 00
Vermont Central R. R. bonds, 8s,	500 00	500 00

Loan to Old Colony R. R.,	\$50,000 00	\$50,000 00
Loan to Boston and Providence R. R.,	88,000 00	88,000 00
Loan to Boston and Lowell R. R.,	10,000 00	10,000 00
Vermont and Canada R. R. stock,	11,933 25	3,600 00
Boston and Maine R. R. stock,	5,635 62	5,287 50
Newton and Watertown Gas Light Co. bonds,	19,950 00	20,300 00
Boston Gas Light Co. bonds,	25,000 00	25,500 00
New England Mortgage Security Co. bonds,	5,000 00	5,000 00
Loan to Appleton Company,	25,000 00	25,000 00
	<hr/>	<hr/>
	\$803,908 62	\$826,312 50

**MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY,
BOSTON.**

[Incorporated February 24, 1818. Commenced business 1823.]

PAID-UP CAPITAL, \$500,000.

PETER G. BROOKS, President.

Secretary, J. C. BRAMAN.

Actuary, GEORGE T. BIGELOW.

Principal Office, Boston.

INCOME.

Total premium income,	\$49,500 95
Cash received for interest on stocks, bonds and loans,	59,843 93
for commissions on trusts,	60,856 21
	<hr/>
Total income,	\$170,201 09

DISBURSEMENTS.

Cash paid for losses,	\$2,000 00
to annuitants,	28,224 76
for dividends to stockholders,	50,000 00
to Massachusetts General Hospital,	10,000 00
for salaries of officers and office employes,	17,700 00
for taxes and fees,	10,295 34
for rent,	2,500 00
for office and incidental expenses,	2,042 69
	<hr/>
Total disbursements,	\$122,762 79

ASSETS.

Cash value of real estate,	\$11,824 92
Loans on mortgage of real estate (first liens),	574,584 63
Loans on collateral security,	189,446 66
Cash value of stocks and bonds owned,	108,669 70
Cash deposited in bank,	23,185 12
Interest due and accrued,	17,018 06
	<hr/>
Total assets,	\$924,729 09

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$173,431 00
Due and unpaid on annuity claims,	220 00
	<hr/>
Liabilities as to policy-holders,	\$173,651 00
Surplus as regards policy-holders,	751,078 09

EXHIBIT OF POLICIES.

	Number.	Amount.
Whole-life policies in force December 31, 1874,	7	\$15,500 00
Policies terminated by death during the year,	1	2,000 00
Whole-life policies in force December 31, 1875,	6	13,500 00
Annuities in force December 31, 1875,	78	31,573 00

**MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,
SPRINGFIELD.**

[Incorporated May 16, 1861. Commenced business August 1, 1861.]

E. W. BOND, *President.*

Secretary, AVERY J. SMITH.

HENRY FULLER, Jr., *Vice-President.*

Actuary, O. B. IRELAND.

Principal Office, Springfield.

INCOME.

Total premium income,	\$1,187,069 11
Cash received for interest on stocks, bonds and loans,	357,345 05
for interest on other debts due the company,	12,581 80
as discount on claims paid in advance,	1,405 31
for rents of company's property,	4,382 16
	<hr/>
Total income,	\$1,512,783 43
Net or ledger assets, December 31, 1874,	5,157,960 47
	<hr/>
Total,	\$6,670,743 90

DISBURSEMENTS.

Cash paid for losses and additions,	\$394,278 05
Premium notes or loans used in payment of same,	19,558 05
Cash paid for matured endowments and additions,	9,472 70
Premium notes or loans used in payment of same,	1,527 30
	<hr/>
Gross amount paid for losses and endowments,	\$424,836 10
Received for losses and claims on policies re-insured,	7,966 56
	<hr/>
Net amount paid for losses and endowments,	\$416,869 54
Cash paid for surrendered policies,	11,619 42

Premium notes or loans used in purchase of surrendered policies and voided by lapse,	\$81,014 4
Cash surrender values applied in payment of premiums,	36,876 4
Cash dividends paid policy-holders, \$16,623.31; applied in payment of premiums, \$85,144.22,	101,767 4
Premium notes or loans used in payment of dividends,	128,119 7
Total paid policy-holders,	\$776,267 84
Cash paid for commissions to agents,	\$73,487 9
for salaries and travelling expenses of agents,	61,102 6
for medical examiners' fees,	7,324 0
for salaries of officers and office employes,	35,624 8
for taxes and fees,	11,776 2
for rent,	10,202 2
for furniture and office fixtures,	800 0
for advertising,	6,770 8
for office, agency and incidental expenses,	14,446 5
Total disbursements,	\$997,802 7
Balance,	\$5,672,941 15

Invested in the following : —

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$157,964 70
Loans on mortgage of real estate (first liens),	3,659,735 00
Loans on collateral security (schedule A),	209,964 76
Premium notes or loans on policies in force,	986,053 25
Cost value of stocks and bonds owned (schedule B),	561,654 25
Cash in company's office,	71,643 60
Cash deposited in bank,	20,255 99
Bills receivable,	5,669 64
Ledger assets (as per balance),	\$5,672,941 19

OTHER ASSETS.

Interest due and accrued,	192,554 78
Rents due and accrued,	1,383 34
Market value of stocks and bonds, over cost,	6,013 75
Uncollected premiums on policies in force,	\$111,474 46
Deferred premiums on policies in force,	133,406 61
Total,	\$244,881 07
Deduct loading (16 per cent.),	39,180 97
Net am't of uncollected and deferred prem's,	205,700 10
Furniture and fixtures,	8,179 23
Cash in hands of agents,	16,142 24
Total assets per company's books,	\$6,102,914 63

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$8,179 23	
Cash in hands of agents,	16,142 24	
Bills receivable,	5,669 64	
Total,	<u> </u>	\$29,991 11
Total admitted assets,		<u>\$6,072,923 52</u>

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$5,344,319 00	
Deduct net value of reinsured risks,	25,857 00	
Net premium reserve,	<u> </u>	\$5,318,462 00
Death losses and matured endowments in process of adjustment,	\$107,400 00	
Claims resisted by the company,	48,200 00	
Total policy claims,	<u> </u>	150,600 00
Unpaid dividends of surplus due policy-holders,		<u>24,562 93</u>
Liabilities as to policy-holders,		\$5,493,624 93
Surplus as regards policy-holders,		<u>579,298 59</u>
Gross liabilities,		<u>\$6,072,923 52</u>

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$988,447 80	
Premium notes or loans received during 1875,	236,282 34	
Total,	<u> </u>	\$1,224,730 14
Used in payment of losses and claims,	\$21,085 35	
of surrendered policies and voided by lapse,	81,014 91	
of dividends to policy-holders,	128,119 74	
Redeemed by maker in cash,	5,392 08	
Total,	<u> </u>	235,612 08
Balance note assets, December 31, 1875,		<u>\$989,118 06</u>

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	9,418	\$28,820,512 00
Endowment policies,	2,863	5,185,387 00
All other policies,	2,210	4,758,845 00

New Policies Issued in 1875.

Whole-life policies,	1,326	4,451,980 00
Endowment policies,	328	678,947 00
All other policies,	23	56,000 00

Old Policies Revived during the year.

Whole-life policies,	4	\$33,000 0
All other policies,	1	10,000 0
<hr/>		<hr/>
Total number and amount,	16,173	\$38,994,671 0

Policies ceased to be in force during the year.

Terminated by death,	151	\$447,200 0
by maturity,	8	11,000 0
by expiry,	530	1,266,400 0
by surrender,	173	470,275 0
by lapse,	352	1,113,630 0
by change and decrease,	-	94,152 0
Not taken,	215	562,940 0
<hr/>		<hr/>
Total terminated,	1,429	\$3,965,597 0

Policies in force December 31, 1875.

Whole-life policies,	9,609	\$24,909,582 0
Endowment policies,	2,811	5,103,347 0
All other policies,	2,324	5,016,145 0
<hr/>		<hr/>
Totals,	14,744	\$35,029,074 0

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
10 shares Bigelow Manufacturing Co.,	\$600 00	\$500 00
19 " Springfield Gas-Light Co.,	2,850 00	1,900 00
15 " Union Paper Manufacturing Co.,	2,100 00	1,500 00
30 " Cocheco Nat'l Bank, Dover, N. H.,	3,600 00	3,000 00
150 " Union Paper Manufacturing Co.,	21,000 00	10,000 00
25 " Pynchon Nat'l Bank,	4,125 00	2,000 00
20 " Union Paper Manufacturing Co.,	2,800 00	5,000 00
50 " Worthy Paper Manufacturing Co.,	5,000 00	
20 " Ætna Fire Ins. Co., Hartford,	3,800 00	3,100 00
14 " N. Y., N. H. and Hartford R. R.,	2,100 00	
30 " Worcester Gas-Light Co.,	4,050 00	6,500 00
13 " Pynchon Nat'l Bank,	2,145 00	
5 " John Hancock Nat'l Bank,	650 00	
8 " Leicester Nat'l Bank,	1,200 00	
20 " Worcester Gas-Light Co.,	2,700 00	2,000 00
25 " Chapin Bank and Trust Co.,	3,125 00	2,000 00
14 " First Nat'l Bank,	2,030 00	1,000 00
40 " N. Y., N. H. and Hartford R. R.,	6,000 00	5,000 00
100 " Riverside Paper Co.,	15,000 00	15,000 00
Council Bluffs and St. Joseph R. R. bonds,	7,600 00	10,000 00
St. Joseph and Council Bluffs R. R. bonds,	4,250 00	

39 shares N. Y., N. H. and Hartford R. R., .	\$5,850 00	\$3,000 00
150 " Massasoit Paper Manuf. Co., .	21,000 00	11,000 00
Pettes County R. R. bond,	1,000 00	898 51
100 shares Cocheco Nat'l Bank, Dover, N. H.,	12,000 00	10,000 00
455 " Union Paper Manufacturing Co., .	63,700 00	40,000 00
150 " " " " " .	21,000 00	32,500 00
27 Missouri Valley R. R. bonds,	22,950 00	
40 " " " " "	34,000 00	34,000 00
58 shares N. Y., N. H. and Hartford R. R., .	8,700 00	8,000 00
28 " Farm. and Mechanics' Nat'l Bank,	3,640 00	
Loaned on personal security,	-	2,066 25
	<hr/>	<hr/>
	\$290,565 00	\$209,964 76

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$207,204 45	\$239,297 00
Springfield city bonds,	2,942 00	3,135 00
New York State bounty bonds,	73,525 00	72,800 00
300 shares Boston and Albany R. R., . .	41,143 25	40,500 00
Council Bluffs and St. Joseph R. R. bonds, .	26,054 25	28,500 00
Burling'n, Cedar Rap. and Minn. R. R. bonds,	10,050 00	4,420 00
Kansas Pacific R. R. bonds,	25,878 49	18,850 00
" " coupon certificates,	4,095 00	4,095 00
Missouri Pacific R. R. bonds,	22,011 50	24,000 00
Peoria and Rock Island R. R. bonds, . .	4,500 00	2,650 00
Indiana, Bloom. and Western R. R. bonds, .	36,312 36	16,000 00
St. Louis, Alton and Terre Haute R. R. bonds,	30,026 25	34,650 00
Buffalo, N. Y. and Erie R. R. bonds, . .	5,748 75	6,000 00
St. Joseph and Denver City R. R. bonds, .	19,127 13	4,000 00
5 shares Agawam Nat'l Bank, Springfield,	515 00	700 00
20 " Pynchon Nat'l Bank, "	1,975 00	3,300 00
100 " First Nat'l Bank, "	10,750 00	14,500 00
81 " Second Nat'l Bank, "	9,930 00	16,200 00
33 " Chicopee Nat'l Bank, "	4,800 00	5,445 00
10 " John Hancock Nat'l Bank, " . . .	1,220 00	1,300 00
24 " First Nat'l Bank, Chicopee,	2,586 00	3,960 00
34 " First Nat'l Bank, Northampton, . .	3,455 50	4,930 00
15 " Eliot Nat'l Bank, Boston,	1,522 50	1,650 00
25 " Webster Nat'l Bank, Boston,	2,625 00	2,625 00
15 " Merchants' Nat'l Bank, Boston, . .	1,844 57	2,115 00
47 " Nat'l Bank of Commerce, Boston,	4,862 25	5,546 00
50 " Metropolitan Nat'l Bank, N. Y., . .	6,950 00	6,500 00
	<hr/>	<hr/>
	\$561,654 25	\$567,668 00

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,
BOSTON.

[Incorporated April 1, 1835. Commenced business December 1, 1843.]

BENJAMIN F. STEVENS, *President.*

Secretary, JOSEPH M. GIBBENS.

Actuary, WALTER C. WRIGHT.

Principal Office, Boston.

INCOME.

Total premium income,	\$2,256,494 42
Cash received for interest on stocks, bonds and loans,	805,223 14
for interest on other debts due the company,	37,008 33
for rents of company's property,	22,179 05
Total income,	\$3,120,904 94
Net or ledger assets, December 31, 1874,	12,696,913 32
Total,	\$15,817,818 26

DISBURSEMENTS.

Cash paid for losses and additions,	\$770,620 77
Premium notes or loans used in payment of same,	49,553 49
Cash paid for matured endowments and additions,	147,196 16
Premium notes or loans used in payment of same,	51,398 84
Gross amount paid for losses and endowments,	\$1,018,769 26
Cash paid for surrendered policies,	302,925 48
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	50,959 68
Cash distributions paid policy-holders, applied in payment of premiums,	330,431 30
Premium notes or loans used in payment of distributions,	280,379 01
Total paid policy-holders,	\$1,983,464 73
Cash paid for commissions to agents,	\$108,110 15
for medical examiners' fees,	9,100 85
for salaries of officers and office employes,	60,622 53
for taxes and fees,	15,602 02
for advertising,	12,101 10
for office, agency and incidental expenses,	110,157 15
Accrued interest on investments,	49,268 81
Total disbursements,	\$2,348,427 34
Balance,	\$13,469,390 92

Invested in the following :—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$1,336,384 38
Loans on mortgage of real estate (first liens),	2,284,142 22
Loans on collateral security (schedule A),	390,096 62
Loans on company's policies assigned as collateral,	6,788 50
Premium notes or loans on policies in force,	2,113,957 82
Cost value of stocks and bonds owned (schedule B),	6,796,543 88
Cash deposited in bank,	315,293 89
Quarterly and semi-annual premium notes,	274,501 27
Notes due from agents,	1,732 39
Ledger assets (as per balance),	\$13,469,390 92

OTHER ASSETS.

Interest and rents accrued,	\$236,355 41
Market value of stocks and bonds, over cost,	294,106 62
Uncollected and deferred premiums on policies in force,	\$399,675 00
Deduct loading (10 per cent.),	39,967 00
Net amt of uncollected and deferred prem's,	359,708 00
Total assets per company's books,	\$14,359,560 95

ITEMS NOT ADMITTED.

Agents' balances,	1,732 39
Total admitted assets,	\$14,357,828 56

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$12,593,439 00
Death losses unpaid,	122,100 00
Unpaid distributions of surplus due policy-holders,	90,053 00
All other liabilities: premiums paid in advance,	4,613 23
Liabilities as to policy-holders,	\$12,810,205 23
Surplus as regards policy-holders,	1,547,623 33
Gross liabilities,	\$14,357,828 56

*** PREMIUM NOTE ACCOUNT.**

Premium notes on hand Dec. 31, 1874,	\$2,494,335 49
Premium notes or loans received during 1875,	666,213 92
Total,	\$3,160,549 41
Used in payment of losses and claims,	\$100,952 33
of surrendered policies and voided by lapse,	50,959 68

Used in payment of dividends to policy-holders,	\$280,379 01	
Redeemed by maker in cash,	339,799 30	
Total,		\$772,090 32
Balance note assets, December 31, 1875,		\$2,388,459 09

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	14,928	\$45,977,912 00
Endowment policies,	3,734	9,675,898 00
All other policies,	2,640	6,941,798 00
Reversionary additions,	-	65,674 00

New Policies Issued in 1875.

Whole-life policies,	1,132	3,280,232 00
Endowment policies,	275	601,876 00
All other policies,	426	1,031,275 00

Old Policies Revived during the year.

Whole-life policies,	71	248,500 00
Endowment policies,	21	46,000 00
Additions by dividends,	-	18,162 00

Total number and amount,	23,227	\$67,887,327 00
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Policies ceased to be in force during the year.

Terminated by death,	250	\$841,914 00
by expiry,	775	2,181,065 00
by surrender,	415	1,299,369 00
by lapse,	742	2,012,650 00
by change and decrease,	-	25,950 00
Not taken,	277	883,610 00
Total terminated,	2,459	\$7,244,558 00

Policies in force December 31, 1875.

Whole-life policies,	14,864	\$45,433,784 00
Endowment policies,	3,583	9,229,770 00
All other policies,	2,321	5,899,323 00
Reversionary additions,	-	79,892 00
Totals,	20,768	\$60,642,769 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Bank stocks,	\$50,600 00	\$44,550 00
Railroad bonds,	118,375 00	94,371 62
United States bonds,	14,400 00	11,500 00

Philadelphia and Reading Coal Co., . . .	\$1,375 00	\$1,000 00
City and town loans,	2,740 00	2,150 00
Manufacturing stocks,	133,186 00	115,050 00
Railroad stocks,	127,461 00	113,475 00
Philadelphia renewals,	20,000 00	5,000 00
	<hr/>	<hr/>
	\$471,137 00	\$390,096 62

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
72 shares Atlantic Nat'l Bank,	\$7,101 00	\$9,360 00
100 " Bay State Nat'l Bank,	7,500 00	9,400 00
333 " Boston Nat'l Bank,	83,800 00	42,291 00
100 " Continental Nat'l Bank,	10,000 00	10,800 00
50 " First Nat'l Bank, Cambridge, . .	5,000 00	9,000 00
21 " Massachusetts Nat'l Bank, . . .	5,250 00	6,300 00
91 " Merchants' Nat'l Bank,	9,100 00	12,671 75
160 " Nat'l City Bank, Lynn,	16,000 00	20,800 00
240 " Nat'l Eagle Bank,	24,000 00	27,360 00
150 " Hide and Leather Nat'l Bank, . .	15,000 00	16,200 00
200 " Revere Nat'l Bank,	20,000 00	21,250 00
120 " State Nat'l Bank,	10,273 10	12,600 00
320 " Tremont Nat'l Bank,	31,951 25	35,680 00
200 " Webster Nat'l Bank,	20,000 00	20,000 00
250 " Boston Safe Deposit and Trust Co.,	25,000 00	25,000 00
250 " Merchandise Nat'l Bank,	25,000 00	25,000 00
744 " Boston and Albany R. R., . . .	74,400 00	99,324 00
300 " Boston and Maine R. R.,	30,000 00	31,800 00
300 " Boston and Providence, R. R., . .	29,950 00	43,875 00
800 " Chicago, Burl'n and Quincy R. R.,	80,000 00	90,800 00
800 " Conn. and Passumpsic R. R., . . .	69,363 25	32,000 00
300 " Eastern R. R.,	30,000 00	3,000 00
300 " Phila., Wil. and Baltimore R. R., .	15,000 00	18,900 00
120 " Fitchburg R. R.,	11,752 00	15,600 00
150 " New York and New Haven R. R.,	15,000 00	22,500 00
850 " Norwich and Worcester R. R., . .	84,925 25	108,800 00
100 " Northern R. R.,	10,000 00	7,000 00
200 " Connecticut River R. R.,	20,000 00	27,000 00
220 " Chicago and Alton R. R.,	22,000 00	23,320 00
400 " Ports., Gt. Falls and Conway R. R.,	40,000 00	800 00
200 " Port., Saco and Ports. R. R., . .	20,000 00	12,000 00
100 " Eastern R. R. Co. (N. H.), . . .	10,000 00	2,000 00
Conn. and Passumpsic R. R. bonds, . .	175,890 00	170,720 00
Eastern R. R. bonds,	237,548 34	100,000 00
Phila., Wil. and Baltimore R. R. bonds, .	75,871 67	82,400 00
Agricultural Branch R. R. bonds, . . .	14,895 00	15,300 00
Michigan Central R. R. bonds,	73,000 00	67,160 00
Boston, Clinton and Fitchburg R. R. bonds, .	25,077 50	25,760 00

Boston and Lowell R. R. bonds,	\$9,926 66	\$9,700 00
Boston, Con. and Montreal R. R. bonds,	598,230 00	625,800 00
Chicago, Burl'n and Quincy R. R. bonds,	120,000 00	128,400 00
Worcester and Nashua R. R. bonds,	75,000 00	76,500 00
New Haven and Derby R. R. bonds,	14,250 00	15,750 00
Nashua and Rochester R. R. bonds,	116,191 66	125,000 00
Albany city loan,	49,256 00	51,200 00
Boston city loan,	437,736 12	482,475 00
Charlestown city loan,	122,716 67	130,250 00
Chicago sewerage loan,	70,350 00	78,468 75
Connecticut state loan,	6,000 00	6,360 00
Chelsea city loan,	231,504 17	248,130 00
Lawrence city loan,	161,210 83	170,335 00
Dorchester town loan,	103,000 00	104,030 00
Nashua city loan,	15,000 00	15,000 00
Massachusetts state loan,	124,172 35	141,900 00
Portland city loan,	7,000 00	7,157 50
Roxbury city loan,	10,000 00	10,000-00
Rhode Island state loan,	60,000 00	63,600 00
Cincinnati city loan,	95,000 00	100,350 00
Beverly town loan,	310,000 00	319,300 00
Worcester water loan,	25,000 00	26,250 00
Lowell water loan,	56,533 33	59,850 00
Brookline town loan,	450,100 00	472,605 00
Worcester city loan,	495,000 00	525,000 00
Taunton city loan,	6,940 50	7,210 00
Loan to Eastern R. R.,	9,758 00	4,400 00
Somerville city loan,	60,000 00	62,400 00
Barre town loan,	50,220 00	55,620 00
Springfield city loan,	126,000 00	138,600 00
Fitchburg city loan,	125,485 17	133,350 00
Providence city loan,	146,403 06	164,850 00
Loan to Prov. and Worcester R. R.,	100,000 00	105,000 00
Norwich city loan,	50,000 00	55,000 00
Meriden town loan,	100,000 00	110,000 00
Fall River city loan,	203,000 00	212,642 50
Cambridge city loan,	2,000 00	2,100 00
Lynn city loan,	1,000 00	1,040 00
Maine state loan,	17,500 00	18,725 00
Holyoke town loan,	5,000 00	5,300 00
Newton city loan,	50,000 00	53,000 00
Haverhill city loan,	5,000 00	5,250 00
United States bonds,	465,335 00	562,970 00
55 shares Boston Gas Light Co.,	27,500 00	42,625 00
Massachusetts Cotton Mills,	5,000 00	5,000 00
Dwight Manufacturing Co.,	5,000 00	1,800 00
Salem city loan,	43,076 00	46,585 00

\$6,796,543 88 \$7,090,650 50

STATE MUTUAL LIFE ASSURANCE COMPANY, WORCESTER.

[Incorporated March 16, 1844. Commenced business June 1, 1845.]

ISAAC DAVIS, *President*.*Secretary*, CLARENDON HARRIS.

EMORY WASHBURN,

CHARLES L. PUTNAM, } *Vice-Presidents*. *Actuary*, WILLIAM E. STARR.*Principal Office, No. 240 Main Street.*

INCOME.

Total premium income,	\$284,672 86
Cash received for interest on stocks, bonds and loans,	111,200 45
Total income,	\$395,873 31
Net or ledger assets, December 31, 1874,	1,718,482 56
Total,	\$2,114,355 87

DISBURSEMENTS.

Cash paid for losses and additions,	\$118,357 23
for surrendered policies,	17,853 65
for allocated dividends surrendered,	7,259 71
Cash dividends paid policy-holders, applied in payment of premiums,	80,572 68
Total paid policy-holders,	\$224,043 27
Cash paid for commissions to agents,	\$22,103 46
for salaries and travelling expenses of agents,	2,158 94
for medical examiners' fees,	1,892 00
for salaries of officers and office employés,	9,448 12
for taxes and fees,	1,502 70
for rent,	2,000 00
for advertising,	8,227 33
Total disbursements,	\$270,875 82
Balance,	\$1,843,480 05

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$50,000 00
Loans on mortgage of real estate (first liens),	154,480 00
Premium notes or loans on policies in force,	25,449 04
Cost value of stocks and bonds owned (schedule A),	1,324,165 57
Cash deposited in bank,	289,385 44
Ledger assets (as per balance),	\$1,843,480 05

OTHER ASSETS.

Interest accrued,	\$11,000 00
Market value of stocks and bonds over cost,	75,077 10
Total assets per company's books,	\$1,929,557 15

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$1,657,213 00
Death losses and matured endowments in process of adjustment,	\$11,500 00
Claims resisted by the company,	10,000 00
Total policy claims,	21,500 00
Unpaid dividends of surplus due policy-holders,	8,106 70
Liabilities as to policy-holders,	\$1,681,819 70
Surplus as regards policy-holders,	247,737 45
Gross liabilities,	\$1,929,557 15

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$30,890 99
Premium notes or loans received during 1875,	43,789 31
Total,	\$74,680 30
Used in payment of surrendered policies and voided by lapse,	\$1,277 91
Redeemed by maker in cash,	47,953 35
Total,	49,231 26
Balance note assets, December 31, 1875,	\$25,449 04

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	3,477	\$7,028,847 00
Endowment policies,	991	1,949,624 00
All other policies,	16	20,500 00

New Policies Issued in 1875.

Whole-life policies,	379	1,105,500 00
Endowment policies,	84	178,000 00
Total number and amount,	4,947	\$10,282,471 00

Policies ceased to be in force during the year.

Terminated by death,	57	\$104,150 00
by expiry,	4	5,000 00
by surrender,	76	169,000 00
by lapse,	65	130,000 00
Total terminated,	202	\$408,150 00

Policies in force December 31, 1875.

Whole-life policies,	3,728	\$7,883,697 00
Endowment policies,	1,005	1,975,124 00
All other policies,	12	15,500 00
Totals,	4,745	\$9,874,321 00

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States registered bonds,	\$288,348 91	\$322,000 00
New Hampshire state bonds,	1,000 00	1,000 00
Worcester city bonds,	123,000 00	123,000 00
Meriden city bonds,	42,785 00	42,785 00
Providence city bonds,	25,250 00	25,250 00
Bangor city bonds,	26,375 00	26,375 00
Lynn city bonds,	50,000 00	50,000 00
Cambridge city bonds,	14,642 50	15,000 00
Springfield city bonds,	96,720 00	106,220 00
Portland city bonds,	28,841 49	30,000 00
Brookline town bonds,	40,000 00	40,000 00
Northampton town bonds,	23,500 00	25,750 00
Upton town bonds,	16,160 00	16,160 00
Dudley town bonds,	10,150 00	10,150 00
Providence and Worcester R. R. bonds,	125,000 00	125,000 00
Worcester and Nashua R. R. bonds,	101,500 00	101,500 00
Boston and Albany R. R. bonds,	105,516 67	105,516 67
Personal security,	3,000 00	3,000 00
80 shares Millbury Nat'l Bank,	8,000 00	8,800 00
79 " Grafton Nat'l Bank,	7,900 00	8,690 00
50 " Leicester Nat'l Bank,	5,525 00	5,500 00
20 " Northborough Nat'l Bank,	2,000 00	2,600 00
100 " Third Nat'l Bank,	10,000 00	15,000 00
40 " City Nat'l Bank,	4,000 00	5,000 00
25 " Central Nat'l Bank,	2,500 00	3,500 00
187 " Quinsigamond Nat'l Bank,	18,790 00	22,440 00
35 " Worcester Nat'l Bank,	4,900 00	4,375 00
167 " Howard Nat'l Bank,	17,115 50	18,537 00
50 " Webster Nat'l Bank,	5,275 00	5,000 00
112 " Hide and Leather Nat'l Bank,	11,575 00	12,090 00
75 " Republic Nat'l Bank,	7,562 50	9,000 00
50 " First Nat'l Bank,	5,000 00	10,200 00
100 " Continental Nat'l Bank,	10,012 50	11,475 00
67 " Shawmut Nat'l Bank,	6,725 00	7,839 00
90 " Revere Nat'l Bank,	9,061 25	9,540 00
40 " Eliot Nat'l Bank,	4,075 50	4,400 00
195 " Atlantic Nat'l Bank,	24,723 75	25,350 00
100 " Tremont Nat'l Bank,	13,300 00	11,200 00
115 " Redemption Nat'l Bank,	15,985 00	17,100 00
25 " Suffolk Nat'l Bank,	3,350 00	2,900 00
50 " Westminster Nat'l Bank,	5,000 00	5,000 00
50 " Wachusett Nat'l Bank,	5,000 00	5,000 00
	<hr/>	<hr/>
	\$1,824,165 57	\$1,399,242 67

LIFE INSURANCE COMPANIES
OF OTHER STATES.

**DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING
DECEMBER 31, 1875.**

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ÆTNA LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated 1830. Commenced business 1850.]

PAID-UP CAPITAL, \$150,000.

T. O. ENDERS, *President.**Secretary, J. L. ENGLISH.*AUSTIN DUNHAM, *Vice-President.**Actuary, H. W. ST. JOHN.**Principal Office, 228 Main Street.**Attorney to accept service, DWIGHT CHESTER, Boston.*

INCOME.

Total premium income,	\$4,009,144	29
Cash received for interest on stocks, bonds and loans,	1,428,051	55
for interest on other debts due the company,	88,009	40
as discount on claims paid in advance,	1,247	66
Total income,	\$5,526,452	90
Net or ledger assets, Dec. 31, 1874,	19,590,719	21
Total,	\$25,117,172	11

DISBURSEMENTS.

Cash paid for losses and additions,	\$1,223,136	79
Premium notes or loans used in payment of same,	98,187	24
Cash paid for matured endowments and additions,	179,223	91
Premium notes or loans used in payment of same,	69,873	98
Gross amount paid for losses and endowments,	\$1,570,421	92
Received for losses and claims on policies reinsured,	31,942	72
Net amount paid for losses and endowments,	\$1,538,479	20
Cash paid for surrendered policies,	861,442	24
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	454,102	85
Cash dividends paid policy-holders,	244,741	18
Premium notes or loans used in payment of dividends,	354,828	58
Total paid policy-holders,	\$3,453,594	05
Cash paid for dividends to stockholders,	\$45,000	00
for commissions to agents,	283,209	78
for salaries and travelling expenses of agents,	9,202	06

Cash paid for medical examiners' fees,	\$20,551 05
for salaries of officers and office employes,	66,532 05
for taxes and fees,	115,042 38
for rent,	9,096 88
for furniture and office fixtures,	503 64
for advertising,	3,705 02
for office, agency and incidental expenses,	38,647 49
Total disbursements;	<u>\$4,045,084 35</u>
Balance,	<u>\$21,072,087 76</u>

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$149,597 45
Loans on mortgage of real estate (first liens),	7,964,673 06
Loans on collateral security (schedule A),	274,453 26
Premium notes or loans on policies in force,	4,217,607 30
Cost value of stocks and bonds owned (schedule B),	7,289,131 70
Cash in company's office,	24,434 05
Cash deposited in bank,	961,929 26
Bills receivable,	141,217 37
Agents' ledger balances,	49,044 31
Ledger assets (as per balance),	<u>\$21,072,087 76</u>

OTHER ASSETS.

Interest due and accrued,	499,381 33
Market value of stocks and bonds, over cost,	205,201 14
Reinsurance due from other companies,	40,000 00
Uncollected premiums on policies in force,	\$133,804 45
Deferred premiums on policies in force,	142,259 64
Total,	<u>\$276,064 09</u>
Deduct loading (29+ per cent.),	80,180 88
Net am't of uncollected and deferred prem's,	<u>195,883 21</u>
Total assets per company's books,	<u>\$22,012,553 44</u>

ITEMS NOT ADMITTED.

Agents' balances,	\$49,044 31
Bills receivable,	141,217 37
Total,	<u>190,261 68</u>
Total admitted assets,	<u>\$21,822,291 76</u>

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$19,497,015 00
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Deduct net value of reinsured risks, . . .	\$281,589 00	
Net premium reserve, . . .		\$19,215,426 00
Death losses due and unpaid, . . .	\$44,130 86	
Matured endowments due and unpaid, . . .	3,741 00	
Death losses and matured endowments in process of adjustment, . . .	264,794 00	
Claims resisted by the company, . . .	88,288 10	
Total policy claims, . . .		400,953 96
Unpaid dividends of surplus due policy-holders, . . .		185,990 47
All other liabilities: bills payable, etc., . . .		13,002 13
Liabilities as to policy-holders, . . .		\$19,815,372 56
Surplus as regards policy-holders, . . .		2,006,919 20
Gross liabilities, . . .		\$21,822,291 76

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874, . . .	\$4,664,483 45	
Premium notes or loans received during 1875, . . .	537,383 84	
Total, . . .		\$5,201,867 29
Used in payment of losses and claims, . . .	\$161,240 53	
of surrendered policies and voided by lapse, . . .	454,102 85	
of dividends to policy-holders, . . .	354,828 58	
Redeemed by maker in cash, . . .	14,088 03	
Total, . . .		984,259 99
Balance note assets, December 31, 1875, . . .		\$4,217,607 30

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies, . . .	33,730	\$65,299,438 00
Endowment policies, . . .	19,928	24,164,979 00
Joint-life policies, . . .	78	180,700 00
Short-term policies, . . .	1,886	4,861,875 00

New Policies Issued in 1875.

Whole-life policies, . . .	4,432	6,871,334 00
Endowment policies, . . .	1,887	1,796,273 00
Short-term policies, . . .	1,012	2,518,930 00

Old Policies Revived and Increased during the year.

Whole-life policies, . . .	35	128,552 00
Endowment policies, . . .	9	26,188 00
Short-term policies, . . .	3	7,000 00

Total number and amount, . . .	62,950	\$105,855,269 00
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Policies ceased to be in force during the year.

Terminated by death,	620	\$1,273,065 00
by maturity,	177	229,315 00
by expiry,	5	22,000 00
by surrender,	2,735	5,696,008 00
by lapse,	1,693	5,440,936 00
Not taken,	977	1,739,984 00
Total terminated,	6,207	\$14,401,258 00

Policies in force December 31, 1875.

Whole-life policies,	.	.	.	.	.	34,495	\$62,877,363	00
Endowment policies,	.	.	.	.	.	19,853	22,390,847	00
Joint-life policies,	.	.	.	.	.	59	136,200	00
Short-term policies,	.	.	.	.	.	2,336	6,049,601	00
Totals,	.	.	.	.	.	56,743	\$91,454,011	00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
50 shares Hartford Carpet Co., . . .	\$11,900 00	
1200 " Willimantic Linen Co., . . .	84,000 00	\$62,148 59
76 " Aetna Fire Ins. Co., . . .	15,404 00	
United States 5-20 bonds, . . .	5,270 62	10,000 00
40 shares N. Y., N. H. and H. R. R. Co., .	5,760 00	
85 " Union Salt Co., . . .	42,500 00	25,000 00
5 Keithsburg town bonds, . . .	1,500 00	
Dayton town bonds, . . .	1,000 00	2,680 00
Mt. Pulaski bonds, . . .	1,000 00	
Mortgage assigned, . . .	1,000 00	981 64
100 shares Chicago and N. W. R. R., pref., .	5,650 00	26,000 00
100 " " " " " " " " " " " "	5,650 00	
100 " Lake Sh. and Mich. So. R. R., pref., .	6,050 00	
100 " Chicago and N. W. R. R., pref., .	5,650 00	
100 " Mil. and St. Paul R. R., pref., .	6,700 00	
24 " State Bank, Hartford, . . .	3,000 00	
125 " United States Trust Co., . . .	12,500 00	17,300 00
100 " Willimantic Linen Co., . . .	7,000 00	
13 " United States Trust Co., . . .	1,300 00	
100 " Hartford Coal and Salt Co., . . .	2,500 00	
100 " Aetna Fire Ins. Co., . . .	20,400 00	25,000 00
40 " " " " " " " " " " " "	8,160 00	
26 " Hartford Carpet Co., . . .	6,188 00	
50 " United States Trust Co., . . .	5,000 00	4,000 00
100 " Willimantic Linen Co., . . .	7,000 00	4,000 00
5 " N. Y., N. H. and H. R. R. Co., .	720 00	350 00
8 " American Screw Co., . . .	4,000 00	4,056 97
24 " Agawam Canal Co., . . .	600 00	
50 " Cleveland and Pittsburgh R. R., .	2,225 00	1,200 00
168 " Aetna Fire Ins. Co., . . .	34,272 00	1,068 75

500 shares Kellogg and Bulkeley Co., . . .	\$9,000 00	} \$23,267 31
150 " United States Trust Co., . . .	15,000 00	
6 " Metropolitan Bank, N. Y., . . .	774 00	
7 " N. Y., N. H. and H. R. R., . . .	1,008 00	
7 " Nat'l Bank of the Republic, . . .	728 00	} 2,000 00
Mortgage assigned,	1,900 00	
200 shares Willimantic Linen Co., . . .	14,000 00	} 20,300 00
400 " " " "	28,000 00	
520 " Wheeler & Wilson Manuf. Co., . . .	65,000 00	40,000 00
5 " Aetna Fire Ins. Co.,	1,020 00	} 4,500 00
Mortgage assigned,	4,000 00	
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\$453,729 62		\$274,453 26

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
285 shares Conn. River Banking Co., . . .	\$17,545 00	\$14,100 00
100 " Metropolitan Bank, N. Y., . . .	13,437 50	12,900 00
918 " Phoenix Nat'l Bank, Hartford, . . .	124,285 50	146,880 00
400 " Mercantile Nat'l Bank, Hartford, . . .	42,885 25	50,000 00
560 " City Nat'l Bank, Hartford, . . .	60,900 75	60,480 00
750 " Hartford Nat'l Bank, Hartford, . . .	107,720 25	120,000 00
739 " First Nat'l Bank, Hartford.	92,060 66	103,460 00
1552 " Nat'l Exchange Bank, Hartford, . . .	93,729 80	100,880 00
1608 " American Nat'l Bank, Hartford, . . .	93,676 87	117,384 00
807 " Farmers and Mechanics' Bank, . . .	102,451 25	105,717 00
200 " Suffield Nat'l Bank,	21,800 00	24,400 00
250 " New Britain Nat'l Bank,	28,450 00	31,250 00
836 " Charter Oak Nat'l Bank, Hart'd, . . .	97,672 25	111,188 00
700 " Aetna Nat'l Bank, Hartford,	79,969 46	91,000 00
200 " Hartford Trust Co.,	20,825 00	21,600 00
50 " United States Trust Co., Hartford, . . .	5,262 50	5,000 00
200 " Rockville Nat'l Bank,	20,000 00	20,800 00
40 " Dominion Bank, Canada,	2,100 00	2,360 00
100 " Security Co.,	10,000 00	10,000 00
United States gov't bonds,	356,850 63	394,511 56
368 shares Conn. River R. R.,	39,372 25	47,840 00
63 " Aetna Fire Ins. Co.,	17,136 68	12,852 00
955 " N. Y., N. H. and Hart. R. R., . . .	140,051 75	137,520 00
Indianapolis and Cin. R. R. bonds, . . .	47,380 00	46,000 00
Columbus and Indianapolis R. R. bonds, . . .	45,000 00	35,000 00
Cin. and Indiana R. R. bonds,	20,675 00	20,400 00
Cleve., Paine. and Ashtabula R. R. bonds, . . .	25,671 25	26,000 00
Dayton and Michigan R. R. bonds,	13,950 00	13,950 00
Little Miami R. R. bonds,	890 00	960 00
New York Central R. R. bonds,	3,810 00	4,080 00
Union Pacific R. R. bonds,	30,690 00	31,500 00
Harlem and Pt. Chester R. R. bonds, . . .	99,500 00	105,000 00

N. Y. Central and Hudson River R. R. bonds,	\$100,000 00	\$120,000 00
Keokuk and Des Moines Val. R. R. bonds, .	21,054 00	15,675 00
Indiana Central R. R. bonds,	9,225 00	9,000 00
Cleveland and Pittsburg R. R. bonds, . .	747 50	1,000 00
So. Minnesota R. R. bonds,	22,110 00	12,400 00
" " " "	85,000 00	10,000 00
Terre Haute city bonds,	61,400 00	67,000 00
Richmond city bonds,	20,500 00	25,000 00
" " " 8s,	30,000 00	30,000 00
Edgar county bonds,	53,600 00	53,600 00
Paris township bonds,	12,000 00	12,000 00
Mobile city bonds,	120,000 00	120,000 00
Georgetown township bonds,	30,000 00	30,000 00
Newman township bonds,	11,700 00	11,700 00
Camargo township bonds,	14,625 00	14,625 00
Garrett township bonds,	12,675 00	12,675 00
Elwood township bonds,	32,000 00	32,000 00
Hartford town 10-30 bonds,	21,000 00	22,050 00
Warren county bonds,	930 00	930 00
Hartford city (non-taxable) bonds, . .	68,950 00	72,450 00
Hartford town (non-taxable) bonds, . .	10,975 00	11,550 00
Hartford capital (non-taxable) bonds, .	87,740 00	92,400 00
Hartford funded debt bonds,	211,620 00	226,440 00
Cleveland city bonds,	237,230 00	250,950 00
Louisville city bonds,	89,750 00	100,000 00
Marion county court-house bonds, . . .	99,500 00	105,000 00
Atlantic dock bonds,	23,750 00	26,250 00
Munroe county bonds,	35,000 00	35,000 00
Papineau township bonds,	6,000 00	6,000 00
Macon county bonds,	46,475 00	46,475 00
South Carolina bonds,	26,545 00	17,500 00
Ford county bonds,	58,000 00	58,000 00
Brooklyn township bonds,	46,750 00	46,750 00
Adams county bonds,	37,937 00	41,000 00
Kansas city (Mo.) bonds,	90,500 00	92,500 00
Mt. Pulaaki bonds,	30,000 00	30,000 00
Town of Grant bonds,	20,453 22	20,453 22
Penn township bonds,	18,525 00	18,525 00
Moline town bonds,	19,750 00	19,750 00
New Britain city bonds,	130,689 00	130,689 00
Christian county bonds,	18,800 00	18,800 00
Cook county bonds,	22,750 00	26,250 00
Sangamon county bonds,	23,500 00	25,000 00
" " " 10s,	15,750 00	15,750 00
Virginia state bonds,	20,986 00	14,434 68
Chicago water loan bonds,	50,000 00	52,000 00
Springfield (Ill.) bonds,	56,995 00	57,000 00
" " " 8s,	42,240 00	44,000 00
" " water bonds,	37,970 00	40,000 00

Tennessee state bonds,	\$31,301 00	\$13,600 00
Edgewood town bonds,	8,850 00	8,850 00
West Hartford town bonds,	15,000 00	15,000 00
Rock Island town bonds,	41,125 00	41,125 00
Elizabeth city funded debt bonds,	124,572 50	123,480 00
" " street improvement bonds,	40,007 50	43,120 00
Grand Rapids city bonds,	34,581 83	34,581 83
Lennox town bonds,	8,400 00	8,400 00
Green county bonds,	18,200 00	18,200 00
Hartford town bonds,	28,710 00	29,000 00
Peoria city bonds,	100,200 00	100,200 00
Danbury town bonds,	18,050 00	18,050 00
Astoria town bonds,	4,500 00	4,500 00
Ottawa city bonds,	15,000 00	15,000 00
Kankakee county bonds,	24,687 50	24,687 50
Woodland town bonds,	4,500 00	4,500 00
Toledo city bonds,	7,400 00	8,000 00
Browning town bonds,	4,500 00	4,500 00
Beardstown city bonds,	2,980 00	3,500 00
Bushnell town bonds,	21,875 00	21,875 00
Peoria city bonds, 10s,	16,900 00	16,000 00
Macoupin county bonds,	43,400 00	12,900 00
Mississippi state warrants,	8,786 05	8,786 05
Virginia town bonds,	4,500 00	4,500 00
Ricks township bonds,	6,980 00	6,980 00
Sangamon county bonds,	46,000 00	50,000 00
White county bonds,	10,860 00	10,860 00
Gallatin county bonds,	10,400 00	10,400 00
Arcola town bonds,	24,375 00	24,375 00
Moultrie county bonds,	45,240 00	45,240 00
Randolph county bonds,	50,830 00	50,830 00
Mattoon town bonds,	20,250 00	20,250 00
Winchester town bonds,	9,600 00	9,600 00
Urbana township bonds,	7,680 00	7,680 00
New Boston city bonds,	9,750 00	9,750 00
Middleport town bonds,	14,700 00	14,700 00
Belmont town bonds,	14,700 00	14,700 00
Galva town bonds,	14,700 00	14,700 00
Milford township bonds,	20,204 80	20,204 80
Keithsburg town bonds,	23,000 00	23,000 00
De Witt township bonds,	9,950 00	9,950 00
De Witt county bonds,	29,850 00	29,850 00
Ross town bonds,	28,802 70	28,802 70
Aurora town bonds,	13,860 00	13,860 00
Evans town bonds,	2,895 00	2,895 00
Wabash county bonds,	26,100 00	26,100 00
Cleveland city funded debt bonds,	52,890 00	54,600 00
Jersey city bonds,	122,900 00	133,900 00
Newark city bonds,	172,015 00	182,700 00

Buffalo city water bonds,	\$99,750 00	\$104,000 00
Morgan county bonds,	27,475 00	27,475 00
Des Moines city bonds,	40,000 00	40,000 00
Evansville city bonds,	22,195 00	25,200 00
Fort Wayne city bonds,	40,305 00	40,305 00
Indianapolis city bonds,	369,970 00	379,200 00
Quincy city bonds,	37,564 00	37,564 00
Milwaukee city water bonds,	97,500 00	100,000 00
Cincinnati city bonds,	100,000 00	101,000 00
Hudson county bonds,	49,843 75	51,500 00
N. Y. consolidated stock,	104,000 00	108,000 00
Hartford city bonds,	4,151 75	4,000 00
Hartford county bonds,	115,000 00	115,000 00
Morgan and Ogle county bonds,	5,000 00	5,000 00
Logansport bonds,	61,200 00	61,200 00
St. Paul city bonds,	52,350 00	52,350 00
Iroquois county bonds,	55,221 50	55,221 50
East Windsor town bonds,	29,700 00	29,700 00
Ramsey county bonds,	32,000 00	32,000 00
Marion county bonds,	200,250 00	200,250 00
Kansas state bonds,	99,750 00	100,000 00
Randolph county bonds,	500 00	500 00
Brooklyn township bonds,	1,000 00	1,000 00
Hartford town bonds,	60,000 00	60,000 00
	<hr/>	<hr/>
	\$7,289,131 70	\$7,494,332 84

AMERICAN POPULAR LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated May, 1866. Commenced business June, 1866.]

PAID-UP CAPITAL, \$306,700.

T. S. LAMBERT, President.

Secretary, JAMES CRUIKSHANK.

MOREAU MORRIS, Vice-President and Surgeon-in-Chief.

JOHN PATERSON, A. J. REID, Actuaries.

Principal Office, 419 and 421 Broadway.

Attorney to accept service, WM. E. SHELDON, Boston.

INCOME.

Total premium income,	\$201,417 31
Cash received for interest on stocks, bonds and loans,	27,558 21
for rents of company's property,	2,641 51
	<hr/>
Total income,	\$231,617 03
Net or ledger assets, December 31, 1874,	\$537,426 66
Increase of capital during 1875,	22,200 00
	<hr/>
	559,626 66
	<hr/>
Total,	\$791,243 69

DISBURSEMENTS.

Cash paid for losses and additions,	\$31,150 57
Premium notes or loans used in payment of same,	65 43
Gross amount paid for losses and endowments.	<u>\$31,216 00</u>
Cash paid for surrendered policies,	276 92
Premium notes or loans used in purchase of surrendered policies and voided by expiry,	38,790 28
Cash surrender values, including reconverted additions applied in payment of premiums,	1,704 17
Cash dividends paid policy-holders, \$8,097.76; applied in payment of premiums, \$38,021.71,	<u>46,119 47</u>
Total paid policy-holders,	\$118,106 84
Cash paid for dividends to stockholders,	\$16,149 00
for commissions to agents,	12,630 65
for salaries and travelling expenses of agents,	10,000 00
for medical examiners' fees,	2,999 96
for salaries of officers and office employes,	13,295 29
for taxes and fees,	299 92
for rent,	5,749 96
for furniture and office fixtures,	816 62
for advertising,	9,087 56
for office, agency and incidental expenses,	<u>10,777 10</u>
Total disbursements,	<u>\$199,912 90</u>
Balance,	\$591,330 79

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage of real estate (first liens),	\$78,187 33
Loans on collateral security (schedule A),	26,513 03
Premium notes or loans on policies in force,	130,607 32
Cost value of stocks and bonds owned (schedule B),	152,669 76
Cash in company's office and deposited in bank,	155,852 48
Bills receivable,	9,152 50
Agents' ledger balances,	<u>38,348 37</u>
Ledger assets (as per balance),	\$591,330 79

OTHER ASSETS.

Interest due and accrued,	9,398 03
Rents due and accrued,	3,545 30
Market value of stocks and bonds, over cost,	17,305 24
Uncollected premiums on policies in force,	\$51,377 15
Deferred premiums on policies in force,	128,805 69
Total,	<u>180,182 84</u>
Furniture and fixtures,	14,838 08

Commuted commissions,	\$31,656 48
Agency supplies, stationery, etc,	9,000 00
Total assets per company's books,	\$857,256 76

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$14,838 08	
Commuted commissions,	31,656 48	
Agents' balances,	88,348 37	
Bills receivable,	9,152 50	
Agency supplies, stationery, etc.,	9,000 00	
Total,	102,995 43	
Total admitted assets,	\$754,261 33	

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$560,339 00	
Deduct net value of reinsured risks,	4,048 00	
Net premium reserve,	*\$556,291 00	
Death losses and matured endowments in process of adjustment,	\$5,000 00	
Claims resisted by the company,	15,000 00	
Total policy claims,	20,000 00	
Liabilities as to policy-holders,	\$576,291 00	
Surplus as regards policy-holders,	177,970 33	
Gross liabilities,	\$754,261 33	

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$112,361 17	
Premium notes or loans received during 1875,	64,846 50	
Total,	\$177,207 67	
Used in payment of losses and claims,	\$65 43	
of surrendered policies and voided by expiry,	38,790 28	
Redeemed by maker in cash,	7,744 64	
Total,	46,600 35	
Balance note assets, December 31, 1875,	\$130,607 32	

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	2,212	\$4,839,110 00
Endowment policies,	22	27,199 00
All other policies,	920	3,396,590 00

* Company's valuation at rated ages, \$407,384.

New Policies Issued in 1875.

Whole-life policies,	67	\$132,962 00
Endowment policies,	1	900 00
All other policies,	611	3,315,200 00

Old Policies Revived during the year.

Whole-life policies,	18	48,396 00
“ “ increased,	—	2,500 00

Total number and amount,	3,851	\$11,762,857 00
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Policies ceased to be in force during the year.

Terminated by death,	12	\$31,216 00
by expiry,	375	1,013,500 00
by surrender,	2	4,000 00
by change and decrease,	91	221,700 00
Not taken,	62	279,254 00
Total terminated,	542	\$1,549,670 00

Policies in force December 31, 1875.

Whole-life policies,	1,909	\$4,077,298 00
Endowment policies,	21	23,099 00
All other policies,	1,379	6,112,790 00
Totals,	3,309	\$10,213,187 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Mortgages assigned as collateral,	\$900 00	\$713 03
32 shares U. S. Publishing Co.,	32,000 00	25,800 00
	<u>\$32,900 00</u>	<u>\$26,513 03</u>

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$102,224 76	\$120,400 00
N. Y. state bounty bonds, 7s,	37,445 00	36,575 00
Salem village (N. Y.) bonds,	5,000 00	5,000 00
Ninth Nat'l Bank stock, N. Y.,	8,000 00	8,000 00
	<u>\$152,669 76</u>	<u>\$169,975 00</u>

ATLANTIC MUTUAL LIFE INSURANCE COMPANY, ALBANY, N. Y.

[Incorporated May 3, 1866. Commenced business May 3, 1866.]

PAID-UP CAPITAL, \$110,000.

ROBERT H. PRUYN, *President.*

Secretary, WALTER BROWN.

JAMES HENDRICK, *Vice-President.*

Principal Office, Albany.

Attorney to accept service, J. C. CLAPP, Boston.

INCOME.

Total premium income,	\$313,742 52
Cash received for interest on stocks, bonds and loans,	65,902 11
Total income,	\$379,644 63
Net or ledger assets, December 31, 1874,	1,164,823 02
Total,	\$1,544,467 65

DISBURSEMENTS.

Cash paid for losses and additions,	\$112,140 92
for surrendered policies,	90,365 43
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	28,461 00
Cash dividends paid policy-holders, applied in payment of premiums,	8,462 24
Premium notes or loans used in payment of dividends,	11,229 00
Total paid policy-holders,	\$250,658 59
Cash paid for dividends to stockholders,	\$8,050 00
for commissions to agents,	23,294 40
for salaries and travelling expenses of agents,	1,500 00
for medical examiners' fees,	2,092 13
for salaries of officers and office employes,	7,805 09
for taxes and fees,	2,990 17
for rent,	7,899 46
for premium on investments,	6,639 53
for office, agency and incidental expenses,	13,486 57
Total disbursements,	\$324,415 94
Balance,	\$1,220,051 71

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$30,000 00
Loans on mortgage of real estate (first liens),	387,400 00

Loans on collateral security (schedule A),	\$12,000 00
Premium notes or loans on policies in force,	240,496 65
Cost value of stocks and bonds owned (schedule B),	382,662 88
Cash deposited in bank,	139,746 83
Agents' ledger balances,	27,745 35

Ledger assets (as per balance),	<u>\$1,220,051 71</u>
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OTHER ASSETS.

Interest due and accrued,	28,847 12
Market value of stocks and bonds, over cost,	32,267 76
Uncollected premiums on policies in force, \$14,870 60	
Deferred premiums on policies in force, 20,851 06	

Total,	<u>\$35,721 66</u>
Deduct loading (20 per cent.),	7,144 33
Net am't of uncollected and deferred prem's,	<u>28,577 33</u>
Furniture and fixtures,	5,000 00
Commuted commissions,	25,000 00

Total assets per company's books,	<u>\$1,339,743 92</u>
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ITEMS NOT ADMITTED.

Furniture and fixtures,	\$5,000 00
Commuted commissions,	25,000 00
Agents' balances,	27,745 35
Total,	<u>57,745 35</u>

Total admitted assets,	<u>\$1,281,998 57</u>
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LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$1,202,694 00
Death losses and matured endowments in process of adjustment,	8,572 00

Liabilities as to policy-holders,	<u>\$1,211,266 00</u>
Surplus as regards policy-holders,	70,732 57

Gross liabilities,	<u>\$1,281,998 57</u>
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PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$243,977 18
Premium notes or loans received during 1875,	36,209 47
Total,	<u>\$280,186 65</u>

Used in payment of surrendered policies and voided by lapse,	\$28,461 00
of dividends to policy-holders,	11,229 00
Total,	<u>39,690 00</u>

Balance note assets, December 31, 1875,	<u>\$240,496 65</u>
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EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	2,888	\$5,651,627 00
Endowment policies,	999	1,303,696 00
All other policies,	123	218,713 00
Reversionary additions,	-	14,251 00

Policies Issued, Revived and Increased in 1875.

Whole-life policies,	484	712,291 00
Endowment policies,	112	125,000 00
All other policies,	147	213,890 00
Total number and amount,	4,753	\$8,233,968 00

Policies ceased to be in force during the year.

Terminated by death,	64	\$132,168 00
by expiry,	2	6,000 00
by surrender,	128	347,756 00
by lapse,	350	728,300 00
by change and decrease,	-	950 00
Not taken,	82	142,078 00
Total terminated,	626	\$1,357,252 00

Policies in force December 31, 1875.

Whole-life policies,	2,907	\$5,304,738 00
Endowment policies,	973	1,166,654 00
All other policies,	247	392,023 00
Reversionary additions,	-	13,301 00
Totals,	4,127	\$6,876,716 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
First Nat'l Bank Stock, Albany,	\$14,000 00	\$10,000 00
" " New Bedford,	2,400 00	2,000 00
	\$16,400 00	\$12,000 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$193,075 00	\$212,700 00
Canada Dominion stock (gold),	80,292 60	90,730 64
Schenectady city bonds,	10,015 75	11,000 00

Buffalo city bonds,	\$54,533 28	\$55,000 00
Albany county bonds,	27,106 25	27,500 00
Saratoga town bonds,	17,640 00	18,000 00
	<u>\$382,662 88</u>	<u>\$414,930 64</u>

**CHARTER OAK LIFE INSURANCE COMPANY, HARTFORD,
CONN.**

[Incorporated May, 1860. Commenced business October, 1860.]

PAID-UP CAPITAL, \$200,000.

EDWIN R. WIGGIN, *President.* Secretary, HALSET STEVENS.

SAMUEL H. WHITE, *Vice-President,* Actuary, LEVI W. MEECH.

Principal Office, Hartford.

Attorney to accept service, GEO. B. HILLIARD, Boston.

INCOME.

Total premium income,	\$2,995,045 95
Cash received for interest on stocks, bonds and loans,	625,987 47
for interest on other debts due the company,	71,316 45
for rents of company's property,	44,084 07
	<u>\$3,736,433 94</u>
Total income,	\$3,736,433 94
Net or ledger assets, December 31, 1874,	\$12,596,840 96
Marked off during the year,	331,288 31
Balance net assets,	<u>12,265,552 65</u>
Total,	\$16,001,986 59

DISBURSEMENTS.

Cash paid for losses and additions,	\$814,991 71
for matured endowments and additions,	95,920 70
	<u>\$910,912 41</u>
Gross amount paid for losses and endowments,	\$910,912 41
Cash paid for surrendered policies,	241,019 67
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	510,432 59
Cash surrender values, including reconverted additions applied in payment of premiums,	87,817 31
Cash dividends paid policy-holders, applied in payment of premiums,	179,987 70
Premium notes or loans used in payment of dividends,	167,214 36
	<u>\$2,096,834 04</u>
Total paid policy-holders,	\$2,096,834 04
Cash paid for dividends to stockholders,	\$8,000 00
for commissions to agents,	265,070 77
for salaries and travelling expenses of agents,	11,615 45
for medical examiners' fees,	11,667 50

Cash paid for salaries of officers and office employés,	\$62,417 50
for taxes and fees,	68,590 68
for office, agency and incidental expenses,	120,302 02
Total disbursements,	<u>\$2,644,437 96</u>
Balance,	<u>\$13,357,548 63</u>

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$1,510,025 04
Loans on mortgage of real estate (first liens),	6,166,975 42
Loans on collateral security (schedule A),	1,312,315 31
Premium notes or loans on policies in force,	3,506,138 66
Cost value of stocks and bonds owned (schedule B),	404,312 50
Cash in company's office,	6,415 62
Cash deposited in bank,	27,844 85
Bills receivable,	*366,733 70
Agents' ledger balances,	56,787 53
Gross ledger assets (as per balance),	<u>\$13,357,548 63</u>
Deduct depreciation from cost of assets,	16,487 50
Total net or ledger assets,	<u>\$13,341,061 13</u>

OTHER ASSETS.

Interest due and accrued,	470,292 00
Rents due and accrued,	6,216 83
Deferred premiums on policies in force,	\$138,748 58
Deduct loading (10 per cent.),	13,874 85
Net am't of uncollected and deferred prem's,	<u>124,873 73</u>
Total assets per company's books,	<u>\$13,942,443 69</u>

ITEMS NOT ADMITTED.

Agents' balances,	56,787 53
Total admitted assets,	<u>\$13,885,656 16</u>

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$13,235,732 00
Death losses and matured endowments in process of adjustment,	\$156,496 00

* Satisfactory evidence having been presented to the Commissioner that these "bills receivable" were taken in conformity to a provision contained in the charter of the company, and that the greater part of the same are now secured by mortgage or by pledge of bonds and stocks, they are admitted as legitimate assets.

Claims resisted by the company, . . .	\$43,000 00	
Total policy claims, . . .		\$199,496 00
Liabilities as to policy-holders, . . .		\$13,435,228 00
Surplus as regards policy-holders, . . .		450,428 16
Gross liabilities, . . .		\$13,885,656 16

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874, . . .	\$3,759,668 75	
Premium notes or loans received during 1875, . . .	505,223 64	
Total, . . .		\$4,264,892 39
Used in payment of surrendered policies and voided by lapse, . . .	\$510,432 59	
of dividends to policy-holders, . . .	167,214 36	
Redeemed by maker in cash, . . .	81,106 78	
Total, . . .		758,753 73
Balance note assets, December 31, 1875, . . .		\$3,506,138 66

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies, . . .	18,850	\$48,293,772 00
Endowment policies, . . .	5,962	10,529,459 00
All other policies, . . .	2,550	3,241,976 00

New Policies Issued in 1875.

Whole-life policies, . . .	2,801	6,639,686 00
Endowment policies, . . .	616	759,290 00
All other policies, . . .	464	889,930 00

Old Policies Revived during the year.

Whole-life policies, . . .	340	1,008,880 00
Endowment policies, . . .	103	190,765 00
All other policies, . . .	60	58,000 00

Total number and amount, . . .	31,746	\$71,611,758 00
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Policies ceased to be in force during the year.

Terminated by death, . . .	298	\$712,261 00
by maturity, . . .	58	96,160 00
by surrender, . . .	1,557	3,623,870 00
by lapse, . . .	2,469	6,063,585 00
Not taken, . . .	883	2,319,555 00

Total terminated, . . .	5,265	\$12,815,431 00
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Policies in force December 31, 1875.

Whole-life policies,	18,642	\$46,509,810 00
Endowment policies,	5,562	9,241,386 00
All other policies,	2,277	3,045,181 00
Totals,	26,481	\$58,796,327 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Conn. Western R. R. mortgage bonds, . . .	\$23,010 00	\$21,700 00
Merchants' Loan and Trust Co. stock, N. J., .	10,000 00	7,500 00
New River Water Power and Land Co. stock,	50,000 00	22,000 00
" " " " bonds,	10,500 00	9,000 00
" " " " "	30,000 00	24,000 00
Travelers' Ins. Co. stock,	1,120 00	1,000 00
Hartford Gas Light Co. stock,	3,600 00	2,000 00
Central Nat'l Bank stock,	440 00	300 00
Nat'l Fire Ins. Co. stock, Hartford, . . .	882 00	500 00
First Nat'l Bank stock,	4,230 00	3,500 00
N. Y., N. H. & Hartford R. R. Co. stock, .	5,400 00	4,300 00
Hartford Pump Co. stock,	3,000 00	2,000 00
Weed S. M. Co. stock,	4,500 00	4,500 00
Willimantic Linen Co. stock,	42,000 00	17,000 00
First mortg. real estate bonds,	41,759 86	41,759 86
" " " " "	3,850 00	3,850 00
Conn. Valley R. R. bonds,	937,500 00	937,500 00
Bank stock,	15,250 00	15,250 00
Webster county (Iowa) bonds,	500 00	500 00
Mortgages, first and second,	182,555 45	182,555 45
Assignment of contract,	8,300 00	8,300 00
Atlas Fire Ins. Co. stock,	2,500 00	2,500 00
First mortgage real estate bonds,	800 00	800 00
	<u>\$1,381,697 31</u>	<u>\$1,312,315 31</u>

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Par value.*	Market value.
Washington county (Neb.) school bonds, . .	\$15,000 00	\$16,000 00
O'Brien county (Iowa) judgment bonds, . .	24,500 00	24,500 00
Haddam (Conn.) town bonds,	36,500 00	36,500 00
Quincy (Ill.) city bonds,	10,000 00	10,000 00
Old Saybrook (Conn.) town bonds,	25,200 00	25,200 00
Sac county (Iowa) bonds,	10,100 00	10,100 00
Jefferson (Ill.) county bonds,	30,000 00	30,000 00
Essex (Conn.) town bonds,	6,000 00	6,000 00

* Cost value, \$404,312.50.

Clinton (Ill.) county bonds,	\$7,000 00	\$7,000 00
St. Charles (Mo.) Bridge Co. bonds, . .	20,000 00	20,000 00
Kansas city (Mo.) bonds,	10,000 00	10,000 00
Cromwell (Conn.) town bonds,	5,500 00	5,500 00
Leavenworth (Kan.) city bonds,	1,000 00	1,000 00
Chester (Conn.) town bonds,	2,000 00	2,000 00
Conn. Western R. R. mortg. bonds, . . .	1,000 00	780 00
Conn. Valley R. R. mortg. bonds,	1,000 00	930 00
Palo Alto (Iowa) county bonds,	2,000 00	2,000 00
Des Moines City Gas Co. bonds,	50,000 00	50,000 00
Merchants' Bank stock, St. Louis, . . .	1,750 00	1,750 00
Hartford Trust Co. stock,	12,500 00	14,000 00
Conn. River Bank Co. stock,	5,000 00	6,500 00
Charter Oak Nat'l Bank stock,	2,500 00	3,375 00
Hartford Nat'l Bank stock,	2,500 00	4,100 00
City Nat'l Bank stock,	2,500 00	2,725 00
Conn. Trust and Safe Deposit Co. stock, .	4,500 00	4,500 00
Ætna Nat'l Bank stock,	2,500 00	3,325 00
Phoenix Nat'l Bank stock,	2,500 00	4,100 00
American Nat'l Bank stock,	37,500 00	56,250 00
U. S. Trust Co. stock,	5,000 00	5,000 00
Farmers and Mechanics' Nat'l Bank stock, .	2,500 00	3,375 00
Security Co. stock,	10,000 00	10,000 00
Hartford City Gas Light Co. stock, . . .	2,675 00	4,815 00
N. Y., N. H. & Hartford R. R. stock, . .	5,000 00	7,500 00
	<hr/>	<hr/>
	\$355,725 00	\$388,825 00

CONNECTICUT GENERAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1865. Commenced business October, 1865.]

PAID-UP CAPITAL, \$250,000.

EDWARD W. PARSONS, *President*. *Secretary*, THOMAS W. RUSSELL.

Principal Office, 7 Central Row, Hartford.

Attorney to accept service, EDWIN RAY, Boston.

INCOME.

Total premium income,	\$247,943 16
Cash received for interest on stocks, bonds and loans, . . .	63,427 58
from all other sources,	2,363 18
	<hr/>
Total income,	\$313,733 92
Net or ledger assets, December 31, 1874,	1,092,116 41
	<hr/>
Total,	\$1,405,250 33

DISBURSEMENTS.

Cash paid for losses and additions,	\$68,090 48
for surrendered policies,	28,338 07
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	8,589 20
Cash dividends paid policy-holders,	8,817 64
Premium notes or loans used in payment of dividends,	11,446 05

Total paid policy-holders, \$125,281 44

Cash paid for dividends to stockholders,	\$10,000 00
for commissions to agents,	17,669 29
for salaries and travelling expenses of agents,	10,245 18
for medical examiners' fees,	1,641 38
for salaries of officers and office employes,	15,341 67
for taxes and fees,	5,552 55
for rent,	2,058 55
for office, agency and incidental expenses,	15,572 38

Total disbursements, \$203,362 44

Balance, \$1,201,887 89

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$180,416 14
Loans on mortgage of real estate (first liens),	507,851 18
Loans on collateral security (schedule A),	42,965 95
Premium notes or loans on policies in force,	145,103 69
Cost value of stocks and bonds owned (schedule B),	265,249 91
Cash in company's office,	159 27
Cash deposited in bank,	46,871 67
Bills receivable,	6,234 57
Agents' ledger balances,	7,035 51

Ledger assets (as per balance), \$1,201,887 89

OTHER ASSETS.

Interest and rents due and accrued,	22,259 03
Market value of stocks and bonds, over cost,	17,427 09
Uncollected premiums on policies in force,	\$15,279 87
Deferred premiums on policies in force,	23,086 63
Total,	\$38,366 50
Deduct loading (12½ per cent.),	4,795 81
Net am't of uncollected and deferred prem's,	33,570 69

Total assets per company's books, \$1,275,144 70

ITEMS NOT ADMITTED.

Agents' balances,	\$7,085 51	
Bills receivable,	6,234 57	
Total,		\$13,270 08
Total admitted assets,		\$1,261,874 62

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$954,236 00	
Deduct net value of reinsured risks,	4,560 00	
Net premium reserve,		\$949,676 00
Death losses and matured endowments in process of adjustment,	\$15,500 00	
Claims resisted by the company,	15,000 00	
		30,500 00
All other liabilities: premiums paid in advance,		5,470 28
Liabilities as to policy-holders,	\$985,646 28	
Surplus as regards policy-holders,	276,228 34	
Gross liabilities,		\$1,261,874 62

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$145,848 96	
Premium notes or loans received during 1875,	26,399 80	
Total,		\$172,248 76
Used in payment of surrendered policies and voided by lapse,	\$8,589 20	
of dividends to policy-holders,	11,446 05	
Redeemed by maker in cash,	7,109 82	
Total,		27,145 07
Balance note assets, December 31, 1875,		\$145,103 69

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	2,697	\$5,822,942 00
Endowment policies,	627	823,376 00
All other policies,	76	238,234 00

New Policies Issued in 1875.

Whole-life policies,	685	1,225,945 00
Endowment policies,	44	44,206 00
All other policies,	5	9,500 00

Old Policies Revived during the year.

Whole-life policies,	13	\$31,000 00
Endowment policies,	1	1,000 00

Old Policies increased during the year.

Whole-life policies,	-	1,000 00
Endowment policies,	-	800 00
Total number and amount,	4,148	\$8,198,003 00

Policies ceased to be in force during the year.

Terminated by death,	81	\$75,751 00
by expiry,	1	5,000 00
by surrender,	108	205,032 00
by lapse,	425	883,807 00
by change and decrease,	-	64,239 00
Not taken,	161	274,700 00
Total terminated,	726	\$1,508,529 00

Policies in force December 31, 1875.

Whole-life policies,	2,764	\$5,754,991 00
Endowment policies,	589	736,749 00
All other policies,	69	197,734 00
Totals,	3,422	\$6,689,474 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
12 shares Adams Express Co.,	\$1,200 00	\$500 00
55 " National Fire Ins. Co.,	7,150 00	6,000 00
10 " Travelers' Ins. Co.,	1,600 00	
20 " N. Y., N. H. and Hartford R. R.,	2,800 00	1,200 00
200 " Weed Sewing Machine Co.,	4,000 00	2,000 00
51 " Pratt Whitney Manuf. Co.,	5,100 00	3,500 00
75 " United States Express Co.,	3,750 00	3,250 00
9 " Aetna Fire Ins. Co.,	1,620 00	
Hartford, Prov. and Fishkill R. R. bond,	1,000 00	1,000 00
10 shares Travelers' Ins. Co.,	1,600 00	
Mendlecott Co. bonds,	11,000 00	9,500 00
70 shares Washburn Steel Co.,	4,200 00	3,500 00
25 " Conn. Fire Ins. Co.,	3,125 00	
15 " Park Nat'l Bank, N. Y.,	1,950 00	2,500 00
15 " Bank of Republic,	1,455 00	
20 " First Nat'l Bank, Portland, Conn.,	2,400 00	10,015 95
60 " N. Y., N. H. and Hartford R. R.,	8,400 00	
5 " Travelers' Ins. Co.,	800 00	
	\$63,150 00	\$42,965 95

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States 5-20 reg'd bonds,	\$80,800 00	\$94,400 00
Connecticut state bonds,	80,246 50	30,000 00
Cook county bonds,	4,750 00	5,000 00
Chicago city bonds,	1,950 00	2,000 00
Toledo city bonds,	9,500 00	10,000 00
Quincy city bonds,	8,250 00	9,350 00
Cin. and Indianapolis R. R. bonds,	9,610 00	9,450 00
Lake Shore and Mich. So. R. R. bonds,	5,089 38	5,225 00
Hartford, Prov. and Fishkill R. R. bonds,	4,910 00	5,000 00
125 shares N. Y., N. H. and Hartford R. R.,	16,793 03	17,500 00
33 " Shoe and Leather Bank, N. Y.,	3,780 00	4,950 00
40 " Merchants' Exch. Bank, N. Y.,	2,750 00	2,000 00
50 " Fourth Nat'l Bank, N. Y.,	5,193 00	5,000 00
38 " Continental Bank, N. Y.,	5,184 00	3,344 00
216 " American Nat'l Bank, Hartford,	13,538 00	15,336 00
85 " Phoenix Nat'l Bank, Hartford,	12,870 00	13,600 00
52 " Charter Oak Nat'l Bank, Hartford,	6,700 00	6,760 00
70 " Hartford Nat'l Bank, Hartford,	10,625 00	11,200 00
44 " First Nat'l Bank, Hartford,	6,142 00	6,160 00
25 " Farm. and Mechanics' B'k, H'tf'd,	3,325 00	3,250 00
86 " Conn. Trust and Safety Dep. Co.,	8,428 00	8,600 00
100 " Thames Nat'l Bank, Norwich,	13,700 00	13,400 00
9 " Aetna Nat'l Bank, Hartford,	1,116 00	1,152 00
	<u>\$265,249 91</u>	<u>\$282,677 00</u>

**CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,
HARTFORD, CONN.**

[Incorporated June 15, 1846. Commenced business December 15, 1846.]

JAMES GOODWIN, President.

Secretary, JACOB L. GREENE.

ZEPHANIAH PRESTON AND E. B. WATKINSON, Vice-Presidents.

Principal Office, Hartford.

Attorney to accept service, EDWIN RAY, Boston.

INCOME.

Total premium income,	\$7,165,468 55
Cash received for interest on stocks, bonds and loans,	2,583,191 88
for interest on other debts due the company,	29,281 83
for rents of company's property,	40,458 10
Total income,	<u>\$9,818,400 36</u>
Net or ledger assets, December 31, 1874,	38,838,267 85
Total,	<u>\$48,656,668 21</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$2,509,255	34
Premium notes or loans used in payment of same,	68,851	11
Cash paid for matured endowments and additions,	134,491	03
Premium notes or loans used in payment of same,	9,754	79
Gross amount paid for losses and endowments,	\$2,722,352	27
Cash paid for surrendered policies,	204,884	89
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	355,896	20
Cash surrender values, including reconverted additions applied in payment of premiums,	380,224	33
Cash dividends paid policy-holders, applied in payment of premiums,	2,473,708	54
Premium notes or loans used in payment of dividends,	69,852	54
Total paid policy-holders,	\$6,206,913	77
Cash paid for commissions to agents,	\$528,740	55
for salaries and travelling expenses of agents,	4,610	54
for medical examiners' fees,	19,760	00
for salaries of officers and office employes,	74,765	11
for taxes and fees,	246,306	88
for office, agency and incidental expenses,	113,505	88
Total disbursements,	\$7,194,602	68
Balance,	\$41,462,065	53

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$1,853,590	13
Loans on mortgage of real estate (first liens),	26,936,282	40
Loans on collateral security (schedule A),	241,353	28
Premium notes or loans on policies in force,	6,730,567	50
Cost value of stocks and bonds owned (schedule B),	4,538,636	80
Cash in company's office,	6,684	78
Cash deposited in bank,	1,070,893	79
Bills receivable,	4,876	40
Agents' ledger balances,	79,180	45
Ledger assets (as per balance),	\$41,462,065	53

OTHER ASSETS.

Interest due and accrued,	\$1,617,060	07
Rents due and accrued,	2,510	91
Market value of stocks and bonds, over cost,	372,698	20
Uncollected premiums on policies in force,	\$9,075	42
Deferred premiums on policies in force,	51,898	89
Total,	\$60,474	31

Deduct loading (33 $\frac{1}{4}$ per cent.),	\$20,158 10	
Net am't of uncollected and deferred prem's,	<u> </u>	\$40,316 21
Total assets per company's books,		\$43,494,650 92

ITEMS NOT ADMITTED.

Agents' balances,	\$79,180 45	
Bills receivable,	4,876 40	
Total,	<u> </u>	84,056 85
Total admitted assets,		\$43,410,594 07

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),		\$38,487,794 00
Death losses and matured endowments in process of adjustment,	\$616,327 00	
Claims resisted by the company,	181,815 00	
Total policy claims,	<u> </u>	798,142 00
Unpaid dividends of surplus due policy-holders,		197,612 00
Liabilities as to policy-holders,		\$39,483,548 00
Surplus as regards policy-holders,		3,927,046 07
Gross liabilities,		\$43,410,594 07

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$7,189,793 86	
Premium notes or loans received during 1875,	50,824 46	
Total,	<u> </u>	\$7,240,618 32
Used in payment of losses and claims,	\$78,605 90	
of surrendered policies and voided by lapse,	355,896 20	
of dividends to policy-hold- ers,	69,852 54	
Redeemed by maker in cash,	5,696 18	
Total,	<u> </u>	510,050 82
Balance note assets, December 31, 1875,		\$6,730,567 50

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	55,537	\$162,581,986 00
Endowment policies,	8,759	20,604,094 00
All other policies,	1,023	2,199,553 00

New Policies Issued in 1875.

Whole-life policies,	.	.	.	.	.	4,611	\$12,371,914 00
Endowment policies,	.	.	.	.	.	631	1,073,884 00
All other policies,	.	.	.	.	.	20	6,613 00

Old Policies Revived during the year.

Whole-life policies,	.	.	.	.	.	545	1,936,235 00
Endowment policies,	.	.	.	.	.	145	352,708 00
All other policies,	15	36,100 00

Total number and amount,	.	.	.	71,286	\$201,163,087 00
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Policies ceased to be in force during the year.

Terminated by death,	908	\$2,710,871 00
by maturity,	49	149,245 00
by surrender,	1,878	5,584,691 00
by lapse,	1,797	6,142,599 00
by change and decrease,	—	349,714 00
Not taken,	450	1,149,125 00
Total terminated,	5,077	\$16,086,245 00

Policies in force December 31, 1875.

Whole-life policies,	56,574	\$163,340,210	00
Endowment policies,	8,674	19,756,817	00
All other policies.	961	1,979,815	00
Totals,	66,209	\$185,076,842	00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Mortgage bond on property in Hartford,	\$20,000 00	
United States bonds, 6s,	2,444 00	\$8,500 00
United States 5-20 bonds,	2,390 00	
Quincy city bonds,	8,000 00	
Ithaca and Athens R. R. bonds,	5,723 00	12,000 00
United States 5-20 bonds,	597 00	
26 shares First Nat'l Bank, Hartford,	3,653 00	
200 " " " " "	28,100 00	20,000 00
75 " Lake Sh. and Mich. So. R. R.,	4,500 00	10,000 00
31 " " " " " scrip,	1,860 00	
48 " Hartford and New Haven R. R.,	6,960 00	
100 " Ætna Fire Ins. Co.,	21,000 00	10,000 00
40 " " " " "	8,400 00	4,000 00
5 " Nat'l Trust Co., N. Y.,	500 00	5,000 00
20 " Chicago and Northwestern R. R.,	1,200 00	
28 " Pennsylvania Central R. R.,	1,600 00	
13 " Michigan Central R. R.,	1,001 00	
10 " First Nat'l Bank, Hartford,	1,450 00	
Meriden town bond,	1,000 00	
16 shares Chicago and Alton R. R.,	1,552 00	

129 shares Nat'l Exchange Bank, Hartford, . . .	\$8,285 00	\$5,300 00
Mobile (Alabama) city bond, 8s, gold, . . .	100,000 00	100,000 00
Mobile and N. W. R. R. bonds, 8s, gold, . . .	50,000 00	
Rockville R. R. bonds,	14,000 00	12,000 00
United States bonds, 6s,	610 00	9,803 28
St. Louis (Mo.) city bonds,	2,000 00	
Ohio Canal stock,	5,500 00	
50 shares Little Miami R. R.,	2,000 00	2,250 00
Pettis county (Mo.) bonds,	4,000 00	
Kansas Pacific R. R. bonds,	3,000 00	2,500 00
50 shares Third Nat'l Bank, Cincinnati, . . .	8,750 00	10,000 00
50 " First Nat'l Bank, Cincinnati, . . .	7,500 00	
14 " Conn. River R. R.,	1,876 00	1,000 00
40 " Hartford and New Haven R. R., . . .	5,800 00	
14 " " " " "	2,030 00	1,500 00
250 " Mercantile Nat'l Bank, Toledo, O., . .	27,500 00	20,000 00
Mortgage bond, property in Chicago, . . .	2,500 00	1,000 00
" " " in Louisville,	10,000 00	3,000 00
4 shares Hartford Nat'l Bank,	648 00	2,500 00
Mortgage bond, Le Grand Martin,	2,400 00	
" " Daniel F. Cadmus,	2,000 00	
United States 5-20 bond,	1,119 00	1,000 00
	<hr/>	<hr/>
	\$983,444 00	\$241,353 28

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$1,630,836 80	\$1,931,000 00
Connecticut state bonds,	600,000 00	660,000 00
Tennessee state bonds,	19,900 00	10,400 00
Toledo city (Ohio) bonds,	19,000 00	19,000 00
Terre Haute city (Ind.) bonds,	25,085 00	25,085 00
Fort Wayne city (Ind.) bonds,	75,000 00	75,000 00
Jackson city (Mich.) bonds,	99,000 00	99,000 00
Evansville city (Ind.) bonds,	37,510 00	42,500 00
Evansville city (Ind.) water bonds,	255,000 00	255,000 00
Louisville city (Ky.) sewer bonds,	182,500 00	182,500 00
Louisville city (Ky.) change of gauge bonds,	92,500 00	92,500 00
Quincy city (Ill.) bonds,	187,600 00	187,500 00
Quincy city (Ill.) debt funding bonds,	13,600 00	13,600 00
Milwaukee city (Wis.) bonds,	150,000 00	150,000 00
Milwaukee city (Wis.) water bonds,	475,000 00	475,000 00
Kansas city (Mo.) bonds,	135,000 00	135,000 00
St. Louis Chamber of Commerce,	435,000 00	435,000 00
180 shares First Nat'l Bank, Hartford,	13,000 00	18,265 00
100 " City Nat'l Bank, Hartford,	10,725 00	11,050 00
25 " Aetna Nat'l Bank, Hartford,	2,600 00	3,323 00
15 " Phoenix Nat'l Bank, Hartford,	1,650 00	2,460 00

10 shares	Charter Oak Nat'l Bank, Hart'd,	. \$1,055 00	\$1,350 00
10 "	State Nat'l Bank, Hartford,	. 1,275 00	1,250 00
200 "	Fourth Nat'l Bank, N. Y.,	. 20,000 00	18,400 00
300 "	Conn. Trust and Safe Deposit Co.,	. 30,000 00	30,000 00
210 "	Hartford and New Haven R. R.,	. 21,000 00	30,450 00
50 "	Connecticut River R. R.,	. 5,000 00	6,700 00
		<hr/>	<hr/>
		\$4,538,636 80	\$4,911,335 00

CONTINENTAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated July, 1862. Commenced business July, 1864.]

PAID-UP CAPITAL, \$300,000.

JAMES S. PARSONS, *President.* Secretary, ROBERT E. BEECHER.

HORACE R. MORLEY, *Actuary.*

Principal Office, Hartford.

Attorney to accept service, W. S. CHAMBERLAIN, Boston.

INCOME.

Total premium income,	. . . . .	\$782,347 07
Cash received for interest on stocks, bonds and loans,	. . . . .	153,826 01
as discount on claims paid in advance,	. . . . .	603 42
for rents of company's property,	. . . . .	7,415 00
for profits on bonds, stocks or gold sold,	. . . . .	19,200 39
		<hr/>
Total income,	. . . . .	\$913,391 89
Net or ledger assets, December 31, 1874,	. . . . .	2,737,472 84
		<hr/>
Total,	. . . . .	\$3,650,864 73

DISBURSEMENTS.

Cash paid for losses and additions,	. . . . .	\$128,700 03
Premium notes or loans used in payment of same,	. . . . .	9,993 75
Cash paid for matured endowments and additions,	. . . . .	13,900 00
		<hr/>
Gross amount paid for losses and endowments,	. . . . .	\$152,593 78
Cash paid for surrendered policies,	. . . . .	24,881 78
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	. . . . .	106,561 29
Cash surrender values, including reconverted additions applied in payment of premiums,	. . . . .	4,532 56
Cash dividends paid policy-holders, \$88,468.42; applied in payment of premiums, \$14,288.93,	. . . . .	102,757 35
Premium notes or loans used in payment of dividends,	. . . . .	26,179 28
		<hr/>
Total paid policy-holders,	. . . . .	\$417,506 04

Cash paid for dividends to stockholders,	\$24,000 00
for commissions to agents,	31,100 04
for salaries and travelling expenses of agents,	15,426 28
for medical examiners' fees,	3,430 50
for salaries of officers and office employes,	21,140 38
for taxes and fees,	17,047 53
for rent,	3,175 00
for furniture and office fixtures,	10,614 19
for advertising,	1,656 85
for office, agency and incidental expenses,	10,293 87
Total disbursements,	<u>\$555,390 68</u>
Balance,	<u>\$3,095,474 05</u>

Invested in the following :—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$207,166 16
Loans on mortgage of real estate (first liens),	757,003 04
Loans on collateral security (schedule A),	37,353 92
Loans on company's policies assigned as collateral,	535 00
Premium notes or loans on policies in force,	1,180,295 65
Cost value of stocks and bonds owned (schedule B),	529,752 33
Cash in company's office,	80,297 11
Cash deposited in bank,	293,160 67
Office furniture and safes,	9,910 17
Ledger assets (as per balance),	<u>\$3,095,474 05</u>

OTHER ASSETS.

Interest due and accrued,	101,737 79
Market value of stocks and bonds, over cost,	22,483 67
Uncollected premiums on policies in force,	\$189,867 22
Deferred premiums on policies in force,	55,339 61
Total,	<u>\$245,206 83</u>
Deduct loading (10 per cent.),	24,520 68
Net am't of uncollected and deferred prem's,	<u>220,686 15</u>
Total assets per company's books,	<u>\$3,440,381 66</u>

ITEMS NOT ADMITTED.

Furniture and fixtures,	9,910 17
Total admitted assets,	<u>\$3,430,471 49</u>

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$3,177,690 00
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Deduct net value of reinsured risks,	\$5,178 00	
Net premium reserve,		\$3,172,512 00
Death losses and matured endowments in process of adjustment,	\$29,841 33	
Claims resisted by the company,	7,592 35	
Total policy claims,		37,433 68
Liabilities as to policy-holders,		\$3,209,945 68
Surplus as regards policy-holders,		220,525 81
Gross liabilities,		\$3,430,471 49

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$1,189,904 97	
Premium notes or loans received during 1875,	136,318 18	
Total,		\$1,326,223 15
Used in payment of losses and claims,	\$9,993 75	
of surrendered policies and voided by lapse,	106,561 29	
of dividends to policy-holders,	26,179 28	
Redeemed by maker in cash,	3,193 18	
Total,		145,927 50
Balance note assets, December 31, 1875,		\$1,180,295 65

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	7,155	\$12,255,938 00
Endowment policies,	3,575	3,742,721 00
All other policies,	90	333,500 00

New Policies Issued in 1875.

Whole-life policies,	895	1,780,028 00
Endowment policies,	170	273,085 00
All other policies,	114	234,000 00

Old Policies Revived during the year.

Whole-life policies,	360	208,176 00
Endowment policies,	228	129,700 00

Total number and amount,	12,587	\$18,957,148 00
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Policies ceased to be in force during the year.

Terminated by death,	114	\$154,998 00
by expiry,	5	14,500 00
by surrender,	286	295,205 00
by lapse,	874	1,878,600 00
change and decrease,	-	909,790 00
Not taken,	285	533,907 00
Total terminated,	1,514	\$3,782,000 00

Policies in force December 31, 1875.

Whole-life policies,	7,252	\$11,137,687 00
Endowment policies,	8,652	3,568,261 00
All other policies,	169	469,200 00
Totals,	11,073	\$15,175,148 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
30 shares Orient Fire Ins. Co.,	\$3,750 00	\$1,500 00
50 " Phoenix Fire Ins. Co.,	10,000 00	634 00
100 " Steam Boiler Ins. Co.,	4,000 00	3,050 00
156 " Adams Nickel Plating Co.,	3,900 00	3,300 00
25 " Phoenix Nat'l Bank,	500 00	
4 " Ætna Ins. Co.,	800 00	400 00
120 " Adams Nickel Plating Co.,	3,000 00	1,500 00
100 " First Nat'l Bank, Kansas City,	10,000 00	5,000 00
Coupon mortgage bond, 10s,	2,000 00	1,500 00
280 shares Adams Nickel Plating Co.,	7,000 00	2,500 00
Mortgage note assigned,	4,666 00	3,500 00
10 shares Nat'l Bank of Commerce,	1,000 00	1,000 00
Mortgage notes assigned,	10,600 00	8,000 00
Indianapolis and Cinn. R. R. bonds,	950 00	219 92
36 shares Union Manuf. Co.,	3,600 00	2,500 00
25 " Security Co.,	2,500 00	2,000 00
10 " Orient Fire Ins. Co.,	1,250 00	750 00
	<u>\$69,516 00</u>	<u>\$37,353 92</u>

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States 5-20 reg'd bonds,	\$246,015 00	\$250,905 00
Hartford city bonds,	11,410 00	11,845 00
Middletown water bonds,	6,772 50	7,252 00
Macoupin county bonds,	10,000 00	5,000 00
Leavenworth county bonds,	8,000 00	8,500 00
Indianapolis city bonds,	7,950 00	9,500 00
Quincy city bonds,	7,400 00	9,000 00
Jefferson county bonds,	8,500 00	9,000 00
Terre Haute city bonds,	8,750 00	9,250 00
Fort Wayne city bonds,	7,575 00	9,000 00
Indianapolis and Cinn. R. R. bonds,	8,725 00	9,000 00
Middletown, Unionville and W. G. R. R. bonds,	7,000 00	11,200 00
Utica Cement Co. mort. bonds,	20,000 00	20,000 00
38 shares N. Y., N. H. and Hartford R. R.,	5,920 21	5,700 00
100 " Charter Oak Nat'l Bank,	12,658 50	14,000 00
400 " American Nat'l Bank,	24,980 50	30,000 00
100 " Hartford Nat'l Bank,	14,698 62	16,100 00

1875.]

OF OTHER STATES.

57

128 shares Phoenix Nat'l Bank, . . .	\$19,393 25	\$20,736 00
406 " Farm. and Mechanics' Nat'l Bank, . . .	53,365 00	54,575 00
200 " Exchange Nat'l Bank, . . .	12,184 75	12,500 00
64 " First Nat'l Bank, . . .	9,366 00	9,152 00
75 " Connecticut Trust Co., . . .	7,750 00	7,425 00
94 " Aetna Nat'l Bank, . . .	11,448 00	12,596 00
	<hr/>	<hr/>
	\$529,752 33	\$552,236 00

CONTINENTAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated March 13, 1866. Commenced business May 10, 1866.]

PAID-UP CAPITAL, \$100,000.

L. W. FROST, *President.**Secretary, J. P. ROGERS.*M. B. WYNKOOP, *Vice-President.**Actuary, S. C. CHANDLER, Jr.**Principal Office, New York.**Attorney to accept service, FRANK BARNARD, Boston.*

INCOME.

Total premium income,	\$2,142,115 65
Cash received for interest on stocks, bonds and loans, . . .	253,655 98
for interest on other debts due the company, . . .	30,791 13
for rents of company's property,	25,904 14
	<hr/>
Total income,	\$2,452,466 90
Net or ledger assets, December 31, 1874,	5,416,213 58
	<hr/>
Total,	\$7,868,680 48

DISBURSEMENTS.

Cash paid for losses and additions,	\$496,106 20
Premium notes or loans used in payment of same,	22,887 43
	<hr/>
Gross amount paid for losses and endowments,	\$518,993 63
Cash paid to annuitants,	5,296 50
for surrendered policies,	586,595 49
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	415,249 72
Cash surrender values, including reconverted additions applied in payment of premiums,	243,422 00
Cash dividends paid policy-holders, applied in payment of premiums,	72,632 97
Premium notes or loans used in payment of dividends,	122,827 24
	<hr/>
Total paid policy-holders,	\$1,965,017 55

Cash paid dividends to stockholders,	\$7,000 00
for commissions to agents,	166,838 70
for salaries and travelling expenses of agents,	83,685 00
for medical examiners' fees,	22,089 99
for salaries of officers and office employes,	85,419 29
for taxes and fees,	19,633 04
for rent,	20,580 00
for commuting commissions,	123,257 49
for furniture and office fixtures,	5,142 24
for advertising,	13,135 04
for office, agency and incidental expenses,	112,733 86
Total disbursements,	\$2,624,532 20
Balance,	\$5,244,148 28

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$688,482 24
Loans on mortgage of real estate (first liens),	1,301,377 50
Loans on collateral security (schedule A),	309,685 00
Premium notes or loans on policies in force,	1,937,700 05
Cost value of stocks and bonds owned (schedule B),	554,424 12
Cash in company' office,	1,501 96
Cash deposited in bank,	450,977 41
Ledger assets (as per balance),	\$5,244,148 28

OTHER ASSETS.

Interest due and accrued,	103,009 70
Rents due and accrued,	5,350 00
Market value of real estate, over cost,	133,912 91
Market value of stocks and bonds, over cost,	41,842 13
Reinsurance due from other companies,	5,000 00
Uncollected premiums on policies in force,	\$286,349 76
Deferred premiums on policies in force,	583,927 50
Total,	\$870,277 26
Deduct loading (20 per cent.),	174,055 45
Net am't of uncollected and deferred prem's,	696,221 81
Furniture and fixtures, \$26,609.95; cash in hands of agents, \$38,276.48,	64,886 43
Commuted commissions, \$123,257.49; agency supplies, stationery, etc., \$5,800,	129,057 49
Total assets per company's books,	\$6,423,428 75

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$26,609 95	
Commuted commissions,	123,257 49	
Agents' balances,	38,276 48	
Agency supplies, stationery, etc.,	5,800 00	
Total,	<hr/>	\$198,943 92
Total admitted assets,		<hr/> \$6,229,484 83

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$5,681,946 00	
Deduct net value of reinsured risks,	7,072 00	
Net premium reserve,	<hr/>	\$5,674,874 00
Death losses due and unpaid,	\$7,500 00	
Death losses and matured endowments in process of adjustment,	131,150 00	
Claims resisted by the company,	18,625 00	
Total policy claims,	<hr/>	157,275 00
All other liabilities,		<hr/> 23,000 00
Liabilities as to policy-holders,		<hr/> \$5,855,149 00
Surplus as regards policy-holders,		<hr/> 374,335 83
Gross liabilities,		<hr/> \$6,229,484 83

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$2,140,142 72	
Premium notes or loans received during 1875,	358,521 72	
Total,	<hr/>	\$2,498,664 44
Used in payment of losses and claims,	\$22,887 43	
of surrendered policies and voided by lapse,	415,249 72	
of dividends to policy-holders,	122,827 24	
Total,	<hr/>	560,964 39
Balance note assets, December 31, 1875,		<hr/> \$1,937,700 05

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	14,525	\$31,792,865 00
Endowment policies,	6,216	10,267,376 00
All other policies,	5,033	11,538,413 00
Reversionary additions,	-	52,384 00

New Policies Issued in 1875.

Whole-life policies,	1,119	\$2,165,536 00
Endowment policies,	257	330,303 00
All other policies,	4,694	10,082,775 00

Old Policies Revived during the year.

Whole-life policies,	11	48,068 00
Endowment policies,	24	56,700 00
All other policies,	1	1,000 00

Total number and amount,	31,880	\$66,334,920 00
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Policies ceased to be in force during the year.

Terminated by death,	232	\$493,063 00
by expiry,	2	10,000 00
by surrender,	2,109	4,879,873 00
by lapse,	3,829	7,414,677 00
Not taken,	940	2,358,073 00

Total terminated,	7,112	\$15,155,686 00
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Policies in force December 31, 1875.

Whole-life policies,	11,786	\$25,240,880 00
Endowment policies,	4,831	7,774,763 00
All other policies,	8,151	18,119,855 00
Reversionary additions,	-	43,736 00

Totals,	24,768	\$51,179,234 00
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SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States coupon bonds, 6s,	\$62,000 00	\$47,000 00
25 shares First National Bank, Yonkers,	3,750 00	2,000 00
United States 5-20 coupon bonds, 1867,	56,522 50	96,000 00
“ 5-20 coupon bonds, 1868,	61,375 00	
Cent. Park N. and E. R. R. bonds,	55,000 00	38,500 00
United States 5-20 coupon bonds, 1867,	66,352 50	53,185 00
“ 5-20 coupon bonds, 1865,	87,782 50	73,000 00
	<u>\$392,782 50</u>	<u>\$309,685 00</u>

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Par value.*	Market value.
United States 5-20 coupon bonds,	\$60,000 00	\$73,650 00
“ 5-20 coupon bonds, 6s,	40,000 00	49,600 00

* Cost value, \$554,424.12.

United States 5-20 coupon bonds, . . .	\$89,000 00	\$109,358 75
" 5-20 coupon bonds, . . .	100,000 00	120,250 00
" 5-20 reg'd bonds, . . .	81,500 00	95,151 25
" 5-20 coupon bonds, . . .	50,000 00	60,125 00
" 5-20 coupon bonds, . . .	52,500 00	59,718 75
" 10-40 coupon bonds, . . .	15,000 00	17,662 50
Yonkers (N. Y.) city bonds, . . .	10,000 00	10,750 00
	<u>\$498,000 00</u>	<u>\$596,266 25</u>

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, NEW YORK.

[Incorporated July 25, 1859. Commenced business July 28, 1859.]

PAID-UP CAPITAL, \$100,000.

HENRY B. HYDE, *President.* Secretary, SAMUEL BORROWE.

JAMES W. ALEXANDER, *Vice-President.* Actuary, GEORGE W. PHILLIPS.

Principal Office, New York.

Attorney to accept service, HENRY T. BLODGET, Boston.

INCOME.

Total premium income,	\$7,999,991 39
Cash received for interest on stocks, bonds and loans,	1,340,291 31
for interest on other debts due the company,	28,222 56
for rents of company's property,	170,917 99
for profits on bonds, stocks or gold sold,	32,462 83
Total income,	<u>\$9,571,886 08</u>
Net or ledger assets, December 31, 1874,	24,735,084 74
Total,	<u>\$34,306,920 82</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$2,308,831 98
for matured endowments and additions,	47,380 00
Gross amount paid for losses and endowments,	<u>\$2,356,211 98</u>
Cash paid to annuitants,	21,165 58
for surrendered policies,	1,213,963 73
Cash dividends paid policy-holders,	1,748,670 38
Total paid policy-holders,	<u>\$5,335,011 67</u>
Cash paid for dividends to stockholders,	\$7,000 00
for commissions to agents,	370,570 68
for salaries and travelling expenses of agents,	17,564 00
for medical examiners' fees,	49,024 74
for salaries of officers and office employes,	267,372 37
for taxes and fees,	56,421 95

Cash paid for rent,	\$47,749 66
for commuting commissions,	16,237 66
for advertising,	77,425 70
for office, agency and incidental expenses,	384,911 52
Total disbursements,	<u>\$6,629,289 95</u>
Balance,	\$27,677,630 87

Invested in the following :—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$5,030,484 55
Loans on mortgage of real estate (first liens),	17,085,951 88
Loans on collateral security (schedule A),	54,320 00
Cost value of stocks and bonds owned (schedule B),	4,363,742 96
Cash deposited in bank,	868,639 51
Agents' ledger balances,	237,409 79
Commuted commissions,	87,082 18
Ledger assets (as per balance),	<u>\$27,677,630 87</u>

OTHER ASSETS.

Interest due and accrued,	\$209,910 13
Rents due and accrued,	41,065 58
Market value of stocks and bonds, over cost,	201,085 23
Uncollected premiums on policies in force,	\$185,209 00
Deferred premiums on policies in force,	712,576 00
Total,	<u>\$897,785 00</u>
Deduct loading (20 per cent.),	179,557 00
Net am't of uncollected and deferred prem's,	<u>718,228 00</u>
Premium on gold,	11,612 89
Total assets per company's books,	<u>\$28,859,532 70</u>

ITEMS NOT ADMITTED.

Commuted commissions,	\$37,082 18
Agents' balances,	237,409 79
Total,	<u>274,491 97</u>
Total admitted assets,	<u>\$28,585,040 73</u>

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$25,826,795 00
Death losses due and unpaid,	\$69,500 00
Matured endowments due and unpaid,	1,112 00
Death losses and matured endowments in process of adjustment,	361,630 00
Claims resisted by the company,	29,000 00
Total policy claims,	<u>461,242 00</u>
Unpaid dividends of surplus due policy-holders,	73,748 00

Liability under three months' clause in policies, . . .	\$75,000 00
Liabilities as to policy-holders,	\$26,436,785 00
Surplus as regards policy-holders,	2,148,255 73
Gross liabilities,	\$28,585,040 73
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of poli- cies,	\$1,000,000 00
Estimated surplus accrued on all other poli- cies,	1,148,255 73

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	40,011	\$151,065,092 00
Endowment policies,	7,781	24,995,573 00
All other policies,	338	952,935 00
Reversionary additions,	-	4,015,401 00

New Policies Issued in 1875.

Whole-life policies,	7,078	22,545,116 00
Endowment policies,	559	1,461,148 00
All other policies,	82	394,750 00

Old Policies Revived during the year.

Whole-life policies,	734	3,435,100 00
Endowment policies,	126	451,000 00
All other policies,	4	21,000 00
Reversionary additions,	-	115,000 00
Additions by dividends,	-	2,114,903 00

Total number and amount,	56,713	\$211,567,018 00
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Policies ceased to be in force during the year.

Terminated by death,	580	\$2,459,885 00
by maturity,	15	51,380 00
by expiry,	10	52,000 00
by surrender,	2,439	12,014,787 00
by lapse,	3,649	13,752,530 00
Not taken,	1,320	4,603,800 00
Total terminated,	8,013	\$32,934,332 00

Policies in force December 31, 1875.

Whole-life policies,	40,966	\$150,339,807 00
Endowment policies,	7,399	23,050,853 00
All other policies,	335	1,055,255 00
Reversionary additions,	-	4,186,771 00
Totals,	48,700	\$178,632,686 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States bonds,	\$14,490 00	\$10,000 00
Brooklyn city stock,	8,800 00	7,000 00
Washington sq. (Staten Island) bond, . .	225 00	220 00
United States bonds,	8,542 50	8,000 00
" " 	470 00	400 00
Brooklyn city stock,	26,000 00	31,700 00
Queen's county (N. Y.) bonds,	14,000 00	
United States bonds,	1,170 00	1,000 00
" " 	1,170 00	1,000 00
	<hr/> \$69,807 50	<hr/> \$54,320 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$1,773,373 45	\$1,890,303 75
New York state bonds,	193,041 92	197,600 00
" city bonds,	1,088,928 75	1,059,565 00
Brooklyn city bonds,	137,045 00	149,600 00
Virginia state bonds, 6s,	13,050 00	19,689 41
Sharon town bonds (N. Y.),	66,000 00	68,310 00
Yonkers town bonds (N. Y.),	15,523 00	17,068 75
South Carolina state bonds, 6s,	16,250 00	15,237 50
Little Valley town bonds (N. Y.), . . .	7,000 00	7,449 17
Mercantile Trust Co. stock,	1,101,530 84	1,138,004 61
Valley Nat. Bank stock,	2,000 00	2,000 00
	<hr/> \$4,363,742 96	<hr/> \$4,564,828 19

GERMANIA LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated April 10, 1860. Commenced business July 16, 1860.]

PAID-UP CAPITAL, \$200,000.

HUGO WESENDONCK, *President.* Secretary, CORNELIUS DOREMUS.FRED'K SCHROENDLER, *Vice-President.* Actuary, HUBERT CILLIS.*Principal Office, No. 287 Broadway.**Attorney to accept service, FREDRIC KRAUSE, Boston.*

INCOME.

Total premium income,	\$1,502,841 85
Cash received for interest on stocks, bonds and loans, . .	408,593 21
as discount on claims paid in advance,	622 25
for rents of company's property,	590 00

Policy fees,	\$381 66
Total income,	\$1,912,978 97
Net or ledger assets, December 31, 1874,	6,144,747 01
Total,	\$8,057,725 98

DISBURSEMENTS.

Cash paid for losses and additions,	\$506,104 22
for matured endowments and additions,	23,079 54
Gross amount paid for losses and endowments,	\$529,183 76
Cash paid to annuitants,	5,576 38
for surrendered policies,	253,479 25
Cash dividends paid policy-holders, applied in payment of premiums,	119,219 84
Total paid policy-holders,	\$907,459 23
Cash paid for dividends to stockholders,	\$24,000 00
for commissions to agents,	111,883 83
for salaries and travelling expenses of agents,	55,537 87
for medical examiners' fees,	12,538 17
for salaries of officers and office employes,	64,051 74
for taxes and fees,	12,406 09
for rent,	10,141 50
for commuting commissions,	7,392 16
for furniture and office fixtures,	1,062 69
for advertising,	7,510 21
for office, agency and incidental expenses,	19,107 08
Total disbursements,	\$1,233,090 57
Balance,	\$6,824,635 41

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$24,338 74
Loans on mortgage of real estate (first liens),	5,374,615 91
Loans on collateral security (schedule A),	150,000 00
Cost value of stocks and bonds owned (schedule B),	1,045,174 28
Cash in company's office,	2,831 20
Cash deposited in bank,	227,675 28
Ledger assets (as per balance),	\$6,824,635 41

OTHER ASSETS.

Interest due and accrued,	\$111,275 57
Market value of stocks and bonds, over cost,	66,565 72

Uncollected premiums on policies in force,	\$122,125	80
Deferred premiums on policies in force,	255,433	75
	<hr/>	
Total,	\$377,559	55
Deduct loading (20 per cent.),	75,511	91
Net am't of uncollected and deferred prem's,	<hr/>	\$302,047 64
	<hr/>	
Total assets per company's books,	\$7,304,524	34

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$6,735,112	00
Death losses due and unpaid,	\$4,255	85
Death losses and matured endowments in process of adjustment,	80,031	75
Claims resisted by the company,	22,058	15
Total policy claims,	<hr/>	106,345 75
Unpaid dividends of surplus due policy-holders,	29,191	64
Due for taxes and fees,	3,203	45
Special reserve for tontine and lapsed policies,	20,590	66
	<hr/>	
Liabilities as to policy-holders,	\$6,894,443	50
Surplus as regards policy-holders,	410,080	84
	<hr/>	
Gross liabilities,	\$7,304,524	34

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	16,009	\$28,032,623 00
Endowment policies,	3,757	6,035,108 00
All other policies,	26	22,369 00

New Policies Issued in 1875.

Whole-life policies,	1,535	2,134,338 00
Endowment policies,	1,160	1,580,896 00
All other policies,	124	324,000 00

Old Policies Revived during the year.

Whole-life policies,	12	30,492 00
Endowment policies,	6	4,426 00

Old Policies increased during the year.

Endowment policies,	5	8,045 00
Additions by dividends,	—	47,404 00

Total number and amount,	22,634	\$38,219,701 00
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Policies ceased to be in force during the year.

Terminated by death,	301	\$512,096 00
by expiry,	23	44,373 00
by surrender,	1,030	1,841,141 00
by lapse,	747	1,047,503 00
by change and decrease,	6	7,930 00
Not taken,	267	344,983 00
Total terminated,	2,374	\$3,798,026 00

Policies in force December 31, 1875.

Whole-life policies,	15,907	\$27,478,309 00
Endowment policies,	4,222	6,648,247 00
All other policies,	131	295,119 00
Totals,	20,260	\$34,421,675 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States 5-20 reg'd bonds, 1867, . . .	\$183,750 00	\$150,000 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Par value.*	Market value.
United States 10-40 reg'd bonds, 5s, . . .	\$37,000 00	\$43,290 00
" 10-40 reg'd bonds, 5s, 1881, . . .	150,000 00	174,750 00
" 5-20 reg'd bonds, 6s, 1865, . . .	47,000 00	54,755 00
" 5-20 coupon bonds, 6s, 1865, . . .	2,000 00	2,300 00
" 5-20 coupon bonds, 6s, 1865, . . .	60,000 00	72,000 00
" 5-20 reg'd bonds, 6s, 1867, . . .	183,000 00	217,770 00
" 5-20 coupon bonds, 6s, 1867, . . .	40,000 00	49,000 00
" 5-20 coupon bonds, 6s, 1868, . . .	5,000 00	6,125 00
" reg'd bonds, 6s, 1881, . . .	20,000 00	23,800 00
Virginia state reg'd bonds, 6s, . . .	30,000 00	11,100 00
Mississippi state warrants, 6s, . . .	10,000 00	7,500 00
N. Y. city and county reg'd bonds, 7s, . . .	350,000 00	367,500 00
Brooklyn city park bonds, 7s, . . .	65,000 00	67,600 00
" water bonds, 6s, . . .	15,000 00	14,250 00
	\$1,014,000 00	\$1,111,740 00

* Cost value, \$1,046,174.28.

GLOBE MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated June, 1864. Commenced business June, 1864.]

PAID-UP CAPITAL, \$100,000.

PLINY FREEMAN, *President.**Secretary, JAMES M. FREEMAN.**Actuary, EDWARD H. SEWELL.**Principal Office, 345 and 347 Broadway.**Attorney to accept service, C. W. CARTER, Boston.*

INCOME.

Total premium income,	\$769,594 22
Cash received for interest on stocks, bonds and loans,	190,500 52
for interest on other debts due the company,	11,589 56
as discount on claims paid in advance,	65 51
for rents of company's property,	12,452 16
Premiums received for reinsurance, cash,	87,481 39
Premium on gold,	1,444 86
Total income,	\$1,073,128 22
Net or ledger assets, December 31, 1874,	3,798,534 68
Total,	\$4,871,662 90

DISBURSEMENTS.

Cash paid for losses and additions,	\$372,329 01
for matured endowments and additions,	24,774 39
Gross amount paid for losses and endowments,	\$397,103 40
Cash paid for surrendered policies,	215,510 63
Cash dividends paid policy-holders, applied in payment of premiums,	46,312 10
Total paid policy-holders,	\$658,926 13
Cash paid for dividends to stockholders,	\$13,723 40
for commissions to agents,	58,099 10
for salaries and travelling expenses of agents,	42,777 25
for medical examiners' fees,	8,727 50
for salaries of officers and office employes,	48,692 55
for taxes and fees,	5,365 83
for rent,	17,429 60
for commuting commissions,	8,128 24
for furniture and office fixtures,	3,421 79
for advertising,	7,489 22
for office, agency and incidental expenses,	17,973 62
Total disbursements,	\$890,754 23
Balance,	\$3,980,908 67

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$649,549 65
Loans on mortgage of real estate (first liens),	1,568,541 67
on collateral security (schedule A),	107,323 70
on company's policies assigned as collateral,	33,361 90
Cost value of stocks and bonds owned (schedule B),	1,361,953 80
Cash in company's office,	32,523 91
deposited in bank,	187,316 66
Bills receivable,	1,504 74
Agents' ledger balances,	14,145 85
Furniture, fixtures and supplies,	24,686 79
Ledger assets (as per balance),	\$3,980,908 67

OTHER ASSETS.

Interest due and accrued,	74,308 97
Rents due and accrued,	2,326 68
Market value of real estate, over cost,	83,450 35
" of stocks and bonds, over cost,	99,401 59
Uncollected premiums on policies in force,	\$64,009 42
Deferred premiums on policies in force,	127,812 00
Total,	\$191,821 42
Deduct loading (10 per cent.),	19,182 00
Net am't of uncollected and deferred prem's,	172,639 42
Total assets per company's books,	\$4,413,035 68

ITEMS NOT ADMITTED.

Judgments, \$707.39; Furniture and fixtures,	\$22,894 18
\$22,186.79,	7,394 83
Commuted commissions,	6,043 63
Agents' balances,	1,504 74
Bills receivable,	2,500 00
Agency supplies, stationery, etc.,	
Total,	40,387 38
Total admitted assets,	\$4,372,698 30

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$3,893,459 00
Deduct net value of reinsured risks,	2,195 00
Net premium reserve,	\$3,891,264 00
Death losses and matured endowments in process of adjustment,	\$88,348 00
Claims resisted by the company,	40,000 00
Total policy claims,	128,348 00

Reserve on lapsed policies,	\$13,570 00
Liabilities as to policy-holders,	\$4,039,182 00
Surplus as regards policy-holders,	339,516 30
Gross liabilities,	\$4,372,698 30
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of poli- cies,	\$18,408 00

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	7,790	\$18,018,201 00
Endowment policies,	2,721	4,460,710 00
All other policies,	176	478,450 00

New Policies Issued in 1875.

Whole-life policies,	2,029	4,389,846 00
Endowment policies,	306	326,489 00
All other policies,	135	231,000 00

Old Policies Revived during the year.

Whole-life policies,	75	223,100 00
Endowment policies,	29	53,000 00
All other policies,	2	2,000 00
Additions by dividends,	—	197,586 00

Total number and amount,	13,263	\$28,380,382 00
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Policies ceased to be in force during the year.

Terminated by death,	166	\$399,806 00
by maturity,	13	30,986 00
by expiry,	1	5,000 00
by surrender,	739	1,969,888 00
by lapse,	1,172	3,171,052 00
by change and decrease,	1	1,000 00
Not taken,	353	1,058,670 00
Total terminated,	2,445	\$6,635,902 00

Policies in force December 31, 1875.

Whole-life policies,	8,042	\$17,520,265 00
Endowment policies,	2,615	3,928,715 00
All other policies,	161	295,500 00
Totals,	10,818	\$21,744,480 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
40 shares Home Fire Ins. Co.,	\$4,480 00	\$3,800 00
20 " Bank of Commerce,	2,340 00	2,000 00
45 " Home Fire Ins. Co.,	4,940 00	2,700 00
N. Y. and West Shore R. R. bonds,	16,000 00	8,000 00
336 shares Metropolitan Fire Ins. Co.,	6,720 00	5,000 00
120 " Home Fire Ins. Co.,	13,440 00	10,700 00
30 " Union Ferry Co.,	4,300 00	2,000 00
Long Island city Shore R. R. bonds,	100,000 00	73,123 70
	<u>\$152,220 00</u>	<u>\$107,323 70</u>

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$778,774 30	\$838,625 00
New York state gold bonds, 6s,	11,499 37	12,000 00
" state bounty loan,	22,326 25	22,890 00
" county bounty loan,	10,000 00	10,900 00
" city accum'd debt bonds, 1885,	15,516 25	14,280 00
Brooklyn Soldiers' Aid loan,	69,350 00	79,570 00
" Bushwick Ave. loan,	25,125 00	27,250 00
" public park loan,	250,492 50	265,960 00
" bridge bonds,	61,888 89	65,400 00
Long Island city bonds,	60,000 00	60,000 00
Astoria Village bonds,	1,980 39	1,980 39
Richmond city bonds, 8s,	46,250 00	53,500 00
Mississippi state warrants,	8,750 25	9,000 00
	<u>\$1,361,953 20</u>	<u>\$1,461,355 39</u>

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,
HARTFORD, CONN.

[Incorporated May, 1866. Commenced business April, 1867.]

PAID-UP CAPITAL, \$300,000.

WAREHAM GRISWOLD, *President.*

Secretary, STEPHEN BALL.

ERASTUS CROSBY, *Vice-President.*

Principal Office, Hartford.

Attorney to accept service, J. W. WOODRUFF, Auburndale.

INCOME.

Total premium income,	\$106,524 60
Cash received for interest on stocks, bonds and loans,	61,777 86
Total income,	<u>\$168,302 46</u>
Net or ledger assets, December 31, 1874,	808,365 56
Total,	<u>\$976,668 02</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$29,131 48
for surrendered policies,	2,552 44
Cash dividends paid policy-holders, applied in payment of premiums,	5,420 22
Total paid policy-holders,	<u>\$37,104 14</u>
Cash paid for dividends to stockholders,	\$15,000 00
for commissions to agents,	8,540 32
for salaries and travelling expenses of agents,	11,508 08
for medical examiners' fees,	533 00
for salaries of officers and office employes,	6,099 92
for taxes and fees,	1,308 72
for rent,	1,766 04
for advertising,	987 55
for office, agency and incidental expenses,	4,594 73
Total disbursements,	<u>\$87,442 50</u>
Balance,	<u>\$889,225 52</u>

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$3,093 68
Loans on mortgage of real estate (first liens),	730,719 82
Loans on collateral security (schedule A),	23,500 00
Loans on company's policies assigned as collateral,	3,200 00
Cost value of stocks and bonds owned (schedule B),	53,610 77
Cash in company's office,	23 82
Cash deposited in bank,	41,399 89
Agents' ledger balances,	21,947 74
Furniture and fixtures, \$11,560.43; non-resident tax, \$169.37,	11,729 80
Ledger assets (as per balance),	<u>\$889,225 52</u>

OTHER ASSETS.

Interest due and accrued,	30,947 85
Market value of stocks and bonds, over cost,	1,011 73
Uncollected premiums on policies in force,	\$13,656 31
Deferred premiums on policies in force,	11,989 87
Total,	<u>\$25,646 18</u>
Deduct loading (10 per cent.),	2,564 62
Net am't of uncollected and deferred prem's,	<u>23,081 56</u>
Total assets per company's books,	<u>\$944,266 66</u>

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$11,560 43	
Agents' balances,	21,947 74	
Total,	<hr/>	\$33,508 17
Total admitted assets,		\$910,758 49

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$590,797 00	
Deduct net value of reinsured risks,	2,597 00	
Net premium reserve,	<hr/>	\$588,200 00
Death losses and matured endowments in process of ad- justment,	6,806 90	
Unpaid dividends of surplus due policy-holders,	900 00	
Liabilities as to policy-holders,	<hr/>	\$595,906 90
Surplus as regards policy-holders,	314,851 59	
Gross liabilities,	<hr/>	\$910,758 49

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	1,966	\$3,284,875 00
Endowment policies,	123	146,940 00
All other policies,	540	1,011,077 00
Reversionary additions,	—	6,450 00

New Policies Issued in 1875.

Whole-life policies,	244	261,098 00
Endowment policies,	15	12,675 00
Whole-life policies revived during the year,	1	1,000 00

Old Policies increased during the year.

Whole-life policies,	21	42,000 00
Endowment policies,	2	3,000 00
All other policies,	167	315,500 00
Additions by dividends,	—	922 00
Total number and amount,	<hr/> 3,079	<hr/> \$5,085,537 00

Policies ceased to be in force during the year.

Terminated by death,	14	\$20,465 00
by expiry,	109	204,827 00
by surrender,	157	378,353 00
by lapse,	39	96,200 00
by change and decrease,	—	24,089 00
by transfer,	190	360,500 00
Not taken,	23	40,225 00
Total terminated,	<hr/> 532	<hr/> \$1,124,609 00

Policies in force December 31, 1875.

Whole-life policies,	1,875	\$2,800,282 00
Endowment policies,	122	131,409 00
All other policies,	550	1,023,750 00
Reversionary additions,	-	5,487 00
Totals,	2,547	\$3,960,928 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Lewis county (Mo.) bond,	\$500 00	\$13,500 00
Algona (Iowa) school bond,	1,000 00	
Real estate mortgage bonds on land in Iowa,	2,000 00	
40 shares Hartford Steam Boiler Ins. Co, . .	2,600 00	
84 " American Publishing Co.,	3,360 00	
10 " Hartford Pump Co.,	400 00	10,000 00
St. Louis and So. Eastern R. R. Co. bond, . .	4,000 00	
Trust deeds on land (Illinois),	10,000 00	
	\$23,860 00	\$23,500 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States 5-20 coupon bonds,	\$3,740 02	\$4,322 50
Jefferson county (Ill.) bonds,	16,000 00	16,000 00
200 shares First Nat'l Bank, Hartford,	28,200 00	28,300 00
50 " Home Nat'l Bank, West Meriden,	5,670 75	6,000 00
	\$53,610 77	\$54,622 50

HOME LIFE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated April 30, 1880. Commenced business May 1, 1880.]

PAID-UP CAPITAL, \$125,000.

GEORGE C. RIPLEY, *President.* Secretary and Actuary, WM. J. COFFIN.*Principal Office, Brooklyn.**Attorney to accept service, JAMES M. BURGESS, Boston.*

INCOME.

Total premium income,	\$741,665 88
Cash received for interest on stocks, bonds and loans, . .	272,586 12
for rents of company's property,	5,654 94
Total income,	\$1,019,906 94
Net or ledger assets, December 31, 1874,	3,953,288 83
Total,	\$4,973,195 77

DISBURSEMENTS.

Cash paid for losses and additions,	\$213,898 24
Premium notes or loans used in payment of same,	15,946 76
Cash paid for matured endowments and additions,	5,000 00
Gross amount paid for losses and endowments,	\$234,845 00
Cash paid to annuitants,	1,930 09
for surrendered policies,	61,327 42
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	54,793 47
Cash dividends paid policy-holders, applied in payment of premiums,	43,634 45
Premium notes or loans used in payment of dividends,	115,002 86
Total paid policy-holders,	\$511,533 29
Cash paid for dividends to stockholders,	\$15,000 00
for commissions to agents,	59,749 00
for salaries and travelling expenses of agents,	8,962 44
for medical examiners' fees,	2,683 00
for salaries of officers and office employes,	27,812 05
for taxes and fees,	4,348 64
for rent,	8,182 46
for furniture and office fixtures,	921 66
for advertising,	1,467 90
for office, agency and incidental expenses,	11,714 07
Total disbursements,	\$652,374 51
Balance,	\$4,320,821 26

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$178,400 00
Loans on mortgage of real estate (first liens),	1,321,576 00
Loans on collateral security (schedule A),	257,000 00
Premium notes or loans on policies in force,	1,093,694 28
Cost value of stocks and bonds owned (schedule B),	1,132,788 70
Cash in company's office and in bank,	331,807 96
Agents' ledger balances,	5,554 32
Ledger assets (as per balance),	\$4,320,821 26

OTHER ASSETS.

Interest due and accrued,	11,996 90
Rents due and accrued,	2,716 66
Market value of real estate, over cost,	10,000 00
Market value of stocks and bonds, over cost,	33,941 30

Uncollected premiums on policies in force,	\$95,384	21
Deferred premiums on policies in force,	31,110	25
	<hr/>	
Total,	\$126,494	46
Deduct loading (20 per cent.),	25,298	92
Net am't of uncollected and deferred prem's,	<hr/>	\$101,195 54
	<hr/>	
Total assets per company's books,	\$4,480,671	66

ITEMS NOT ADMITTED.

Agents' balances,	5,554	82
	<hr/>	
Total admitted assets,	\$4,475,117	34

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$3,891,311	00
Death losses and matured endowments in process of adjustment,	\$30,196	00
Claims resisted by the company,	12,000	00
Total policy claims,	<hr/>	42,196 00
	<hr/>	
Liabilities as to policy-holders,	\$3,933,507	00
Surplus as regards policy-holders,	541,610	34
	<hr/>	
Gross liabilities,	\$4,475,117	34

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$1,064,869	18
Premium notes or loans received during 1875,	215,826	58
Total,	<hr/>	\$1,280,695 76
Used in payment of losses and claims,	\$15,946	76
of surrendered policies and voided by lapse,	54,793	47
of dividends to policy-hold- ers,	115,002	86
Redeemed by maker in cash,	1,258	39
Total,	<hr/>	187,001 48
	<hr/>	
Balance note assets, December 31, 1875,	\$1,093,694	28

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	8,617	\$17,544,263 00
Endowment policies,	1,791	3,387,149 00
All other policies,	13	5,000 00

New Policies Issued in 1875.

Whole-life policies,	634	1,319,122 00
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Endowment policies,	91	\$141,117 00
All other policies,	1	-

Old Policies Revived during the year.

Whole-life policies,	17	33,000 00
Endowment policies,	2	2,000 00
Total number and amount,	11,166	\$22,431,651 00

Policies ceased to be in force during the year.

Terminated by death,	116	\$229,845 00
by maturity,	3	5,000 00
by surrender,	637	1,331,228 00
by lapse,	71	123,500 00
by change and decrease,	-	34,000 00
Not taken,	105	186,500 00
Total terminated,	932	\$1,910,073 00

Policies in force December 31, 1875.

Whole-life policies,	8,541	\$17,370,907 00
Endowment policies,	1,680	8,145,671 00
All other policies,	13	5,000 00
Totals,	10,234	\$20,521,578 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States 5-20 bonds,	\$9,200 00	\$61,200 00
Nassau Nat'l Bank stock, Brooklyn,	3,200 00	
Brooklyn Bank stock,	1,800 00	
Brooklyn City Gas Co. stock,	2,750 00	
Brooklyn city water loan,	10,700 00	
United States bonds,	5,750 00	
Brooklyn City Gas Co. stock,	11,165 00	118,000 00
Brooklyn city certificates,	25,000 00	
Nassau Nat'l Bank stock, Brooklyn,	4,000 00	
Brooklyn City Gas Co. stock,	2,640 00	
Prospect Park, Brooklyn,	3,210 00	
Central Trust Co., New York,	50,000 00	
Delaware and Hudson Canal Co.,	54,000 00	77,800 00
Rensselaer and Saratoga R. R. Co.,	16,500 00	
Brooklyn City Gas Co. stock,	70,620 00	
Metropolitan Nat'l Bank, N. Y.,	23,125 00	
Nassau Nat'l Bank, Brooklyn,	1,600 00	
Union Trust Co., N. Y.,	11,000 00	
Home Fire Ins. Co., N. Y.,	3,000 00	
United States bonds,	14,720 00	
Nassau Gas Co. stock, Brooklyn,	600 00	
	\$324,580 00	\$257,000 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$196,316 20	\$224,855 00
N. Y. state bonds, 7s,	49,737 50	51,750 00
King's county bonds, 7s,	207,037 50	212,000 00
Brooklyn city bonds, 7s,	679,697 50	678,125 00
	<u>\$1,132,788 70</u>	<u>\$1,166,730 00</u>

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated July 18, 1868. Commenced business July 18, 1868.]

PAID-UP CAPITAL, \$200,000.

D. D. T. MARSHALL, *President.* Secretary, FRANK B. MAYHEW.C. M. KELLOGG, *Vice-President.* Actuary, D. P. FACKLER.*Principal Office, 231 Broadway.**Attorney to accept service, HENRY HALE, Hyde Park.*

INCOME.

Total premium income,	\$201,677 04
Cash received for interest on stocks, bonds and loans,	32,246 69
for interest on other debts due the company,	1,541 78
for rents of company's property,	140 00
Total income,	<u>\$235,605 51</u>
Net or ledger assets, December 31, 1874,	525,872 60
Total,	<u>\$761,478 11</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$35,442 00
for surrendered policies,	45,325 13
Cash surrender values, including reconverted additions applied in payment of premiums,	24,295 00
Cash dividends paid policy-holders, \$6,150.36; applied in payment of premiums, \$4,199.74,	10,350 10
Total paid policy-holders,	<u>\$115,412 23</u>
Cash paid for commissions to agents,	\$15,265 07
for salaries and travelling expenses of agents,	15,177 65
for medical examiners' fees,	3,026 21
for salaries of officers and office employes,	9,120 00
for taxes and fees,	929 42
for rent,	2,400 00
for commuting commissions,	3,316 03
for furniture and office fixtures,	700 00

Cash paid for advertising,	\$2,216 42
for office, agency and incidental expenses, . . .	10,422 01
Trust money returned, \$3,500; profit and loss account, \$1,905.43,	5,405 43
Total disbursements,	<u>\$183,390 47</u>
Balance,	\$578,087 64

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$30,629 77
Loans on mortgage of real estate (first liens), . . .	299,781 18
Loans on collateral security (schedule A),	9,850 00
Loans on company's policies assigned as collateral, . . .	8,106 53
Cost value of stocks and bonds owned (schedule B), . .	218,215 00
Cash in company's office,	501 00
Cash deposited in bank,	5,783 43
Office furniture and fixtures,	2,734 99
Agents' ledger balances,	2,485 74
Ledger assets (as per balance),	<u>\$578,087 64</u>

OTHER ASSETS.

Interest due and accrued,	10,840 32
Market value of stocks and bonds, over cost,	17,815 00
Uncollected premiums on policies in force,	\$14,832 22
Deferred premiums on policies in force,	30,399 76
Total,	<u>\$45,231 98</u>
Deduct loading (20 per cent.),	9,046 39
Net am't of uncollected and deferred prem's,	<u>36,185 59</u>
Commuted commissions,	8,000 00
Total assets per company's books,	<u>\$650,928 55</u>

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$2,734 99
Commuted commissions,	8,000 00
Agents' balances,	2,485 74
Total,	<u>13,220 73</u>
Total admitted assets,	<u>\$637,707 82</u>

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actua- ries' 4 per cent.),	\$582,037 00
Deduct net value of reinsured risks,	8,007 00
Net premium reserve,	<u>\$574,030 00</u>

All other liabilities: reserved for other claims,	\$2,090 00
Liabilities as to policy-holders,	\$576,120 00
Surplus as regards policy-holders,	61,587 82
Gross liabilities,	\$637,707 82

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	1,814	\$3,497,440 00
Endowment policies,	831	1,080,912 00
All other policies,	23	81,500 00

New Policies Issued in 1875.

Whole-life policies,	827	1,497,466 00
Endowment policies,	248	305,451 00
All other policies,	30	65,500 00

Old Policies Revived during the year.

Whole-life policies,	12	25,725 00
Endowment policies,	4	3,700 00
Additions by dividends,	-	4,866 00

Total number and amount,	3,789	\$6,562,560 00
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Policies ceased to be in force during the year.

Terminated by death,	25	\$42,657 00
by expiry,	6	18,000 00
by surrender,	238	458,593 00
by lapse,	298	481,700 00
by change and decrease,	35	91,000 00
Not taken,	230	439,308 00

Total terminated,	832	\$1,531,758 00
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Policies in force December 31, 1875.

Whole-life policies,	2,067	\$3,875,273 00
Endowment policies,	848	1,045,529 00
All other policies,	42	110,000 00

Totals,	2,957	\$5,030,802 00
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SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States 5-20 bonds,	\$1,222 00	\$1,000 00
" " " "	1,222 00	1,000 00
Oriental Bank stock,	2,000 00	1,000 00
Fifth Nat'l Bank stock,	3,000 00	1,500 00
50 shares Clark Thread Co.,	6,000 00	5,350 00
60 " Hamilton Fire Ins. Co.,	1,400 00	
	\$14,844 00	\$9,850 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States 10-40 bonds,	\$145,215 00	\$163,030 00
E. Broadway Dry Dock and B. R. R. mortgage bond,	38,000 00	38,000 00
Sodus (N. Y.) town bonds,	10,000 00	10,000 00
Somerset (N. Y.) town bonds,	14,000 00	14,000 00
Yates (N. Y.) town bonds,	11,000 00	11,000 00
	<u>\$218,215 00</u>	<u>\$236,030 00</u>

KNICKERBOCKER LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1863. Commenced business April, 1863.]

PAID-UP CAPITAL, \$100,000.

JOHN A. NICHOLS, *President.**Secretary,* GEORGE F. SNIFFEN.*Actuary,* CHARLES M. HIBBARD.*Principal Office,* 239 Broadway.*Attorney to accept service,* WALLACE B. WILLIAMS, Boston.

INCOME.

Total premium income,	\$1,494,309 82
Cash received for interest on stocks, bonds and loans,	304,728 46
for interest on other debts due the company,	1,367 56
as discount on claims paid in advance,	85 93
for rents of company's property,	46,766 74
Total income,	<u>\$1,847,258 51</u>
Net or ledger assets, December 31, 1874,	<u>6,568,347 26</u>
Total,	<u>\$8,415,605 77</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$509,939 98
Premium notes or loans used in payment of same,	56,912 00
Cash paid for matured endowments and additions,	46,266 65
Premium notes or loans used in payment of same,	27,054 52
Gross amount paid for losses and endowments,	<u>\$640,173 15</u>
Cash paid to annuitants,	177 00
for surrendered policies,	487,740 25
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	254,738 51
Cash dividends paid policy-holders, applied in payment of premiums,	170,815 56
Premium notes or loans used in payment of dividends,	69,322 81
Total paid policy-holders,	<u>\$1,622,967 28</u>

Cash paid for dividends to stockholders,	\$9,989 50
for commissions to agents,	67,109 83
for salaries and travelling expenses of agents,	4,945 20
for medical examiners' fees,	3,463 85
for salaries of officers and office employes,	43,553 26
for taxes and fees,	10,772 13
for rent,	17,800 00
for advertising,	16,830 22
for office, agency and incidental expenses,	98,191 60
Total disbursements,	<u>\$1,895,622 87</u>
Balance,	<u>\$6,519,982 90</u>

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$605,217 06
Loans on mortgage of real estate (first liens),	2,371,392 27
Loans on collateral security (schedule A),	69,960 00
Premium notes or loans on policies in force,	2,820,669 91
Cost value of stocks and bonds owned (schedule B),	455,677 53
Cash in company's office,	14,498 04
Cash deposited in bank,	157,555 57
Office furniture,	25,612 52
Gross ledger assets (as per balance),	<u>\$6,519,982 90</u>
Deduct depreciation from cost of assets,	22,855 19
Total net or ledger assets,	<u>\$6,497,127 71</u>

OTHER ASSETS.

Interest due and accrued,	326,030 37
Rents due and accrued,	8,931 49
Market value of real estate, over cost,	119,379 66
Uncollected premiums on policies in force,	\$123,843 84
Deferred premiums on policies in force,	259,926 69
Total,	<u>\$383,770 53</u>
Deduct loading (20 per cent.),	76,754 10
Net am't of uncollected and deferred prem's,	<u>307,016 43</u>
Commuted commissions,	349,479 29
Total assets per company's books,	<u>\$7,607,964 95</u>

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$25,612 52
Commuted commissions,	349,479 29
Total,	<u>375,091 81</u>
Total admitted assets,	<u>\$7,232,873 14</u>

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$6,536,324 00
Death losses and matured endowments in process of adjust- ment,	177,966 00
Unpaid dividends due stockholders,	103 25
All other liabilities (ledger accounts),	14,206 68
 Liabilities as to policy-holders,	 \$6,728,599 93
Surplus as regards policy-holders,	504,273 21
 Gross liabilities,	 \$7,232,873 14

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$3,001,427 83
Premium notes or loans received during 1875,	231,965 07
Total,	\$3,233,392 90
Used in payment of losses and claims,	\$83,966 52
of surrendered policies and voided by lapse,	254,738 51
of dividends to policy-hold- ers,	69,322 81
Redeemed by maker in cash,	5,295 15
	<hr/> 413,322 99
Balance note assets, December 31, 1875,	\$2,820,069 91

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	9,523	\$23,143,803 00
Endowment policies,	2,237	4,883,132 00
All other policies,	10	16,000 00

New Policies Issued in 1875.

Whole-life policies,	624	1,178,292 00
Endowment policies,	252	478,816 00

Old Policies Revived during the year.

Whole-life policies,	20	64,976 00
Endowment policies,	21	29,949 00

Total number and amount,	12,687	\$29,794,968 00
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Policies ceased to be in force during the year.

Terminated by death,	223	\$585,341 00
by maturity,	21	64,700 00
by surrender,	701	2,030,051 00
by lapse,	1,253	3,259,213 00
by change and decrease,	27	60,100 00
Not taken,	58	122,600 00
Total terminated,	2,283	\$6,122,005 00

Policies in force December 31, 1875.

Whole-life policies,	8,431	\$19,566,535 00
Endowment policies,	1,963	4,090,428 00
All other policies,	10	16,000 00
Totals,	10,404	\$23,672,963 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Morris and Essex R. R. bonds,	\$1,000 00	\$500 00
60 shares Peter Cooper Fire Ins. Co.,	2,496 00	20,000 00
12 " Home Fire Ins. Co.,	1,308 00	
120 " Pacific Fire Ins. Co.,	6,900 00	
10 " Manufacturers and Builders' Fire Ins. Co.,	1,200 00	
80 " Mercantile Mutual Fire Ins. Co.,	1,500 00	
200 " Brooklyn Fire Ins. Co.,	7,480 00	10,000 00
25 " Germania Fire Ins. Co.,	1,500 00	
60 " Williamsburg City Fire Ins. Co.,	6,000 00	
40 " Pacific Bank,	3,000 00	
40 " Fulton Bank, Brooklyn,	2,400 00	
20 " Park Bank, Brooklyn,	2,800 00	28,460 00
25 " Continental Ins. Co.,	3,200 00	
10 " Clinton Ins. Co.,	2,000 00	
10 " Park Ins. Co.,	1,700 00	
25 " Home Ins. Co.,	2,725 00	
10 " American Exchange Ins. Co.,	1,100 00	7,000 00
50 " Montauk Ins. Co.,	5,000 00	
75 " Market Bank,	9,000 00	
20 " Importers and Traders' Bank,	4,000 00	
162 " Gallatin Bank,	10,125 00	
100 " Bank of Republic,	9,000 00	7,000 00
50 " Park Bank,	7,000 00	
10 " N. Y. Central Bank,	1,050 00	
Worcester city bond,	500 00	
	<u>\$93,984 00</u>	<u>\$69,960 00</u>

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$261,842 42	\$293,806 25
Virginia reg'd consols,	19,784 13	18,391 09
South Carolina state bonds,	43,350 50	17,500 00
Tennessee state bonds,	19,700 00	11,700 00
Mississippi state warrants,	8,375 00	10,000 00
Alabama state bonds, 8s.,	9,995 00	2,500 00
600 shares Erie R. R.,	33,000 00	19,200 00

Central Park and N. and E. R. R. bonds, . . .	\$1,600 00	\$2,000 00
Brooklyn Central and Jamaica R. R. bonds, . . .	6,700 00	6,700 00
100 shares American Exchange Bank, . . .	11,847 50	11,500 00
100 " Fourth National Bank, . . .	10,387 50	10,000 00
Brooklyn Central and Jamaica R. R. bonds, . . .	12,570 48	12,500 00
N. Y. Guaranty and Indemnity Co. stock, . . .	17,025 00	17,025 00
	<u>\$455,677 53</u>	<u>\$482,822 34</u>

LIFE ASSOCIATION OF AMERICA, ST. LOUIS, MO.

[Incorporated June 16, 1868. Commenced business June 16, 1868.]

HENRY W. HOUGH, *President.* Secretary, JOHN S. PIERCE.JOHN T. DOUGLASS, *Vice-President.* Actuary, EDWIN W. BRYANT.*Principal Office, St. Louis.**Attorney to accept service, GEORGE O. CARPENTER, Boston.*

INCOME.

Total premium income,	\$1,323,870 76
Cash received for interest on stocks, bonds and loans, . . .	266,688 19
for interest on other debts due the company, . . .	598 40
as discount on claims paid in advance, . . .	308 66
for rents of company's property, . . .	10,809 47
for profits on bonds, stocks or gold sold, . . .	5,131 75
Total income,	<u>\$1,607,357 23</u>
Net or ledger assets, December 31, 1874, . . .	4,420,210 41
Total,	<u>\$6,027,567 64</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$566,383 21
Premium notes or loans used in payment of same, . . .	24,705 72
Cash paid for matured endowments and additions, . . .	4,409 93
Premium notes or loans used in payment of same, . . .	1,452 07
Gross amount paid for losses and endowments, . . .	<u>\$596,950 93</u>
Received for losses and claims on policies reinsured, . . .	18,000 00
Net amount paid for losses and endowments, . . .	<u>\$578,950 93</u>
Cash paid to annuitants,	272 80
for surrendered policies,	195,694 07
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	553,711 40
Cash surrender values, including reconverted additions applied in payment of premiums,	183,720 00
Cash dividends paid policy-holders, \$5,221.74; applied in payment of premiums, \$16,057.11,	21,278 85
Premium notes or loans used in payment of dividends, . . .	<u>40,508 56</u>
Total paid policy-holders,	\$1,574,136 61

Cash paid for commissions to agents,	\$121,267 18
for salaries and travelling expenses of agents,	126,433 54
for medical examiners' fees,	12,602 42
for salaries of officers and office employes,	64,976 12
for taxes and fees,	24,647 10
for rent,	28,632 88
for commuting commissions,	19,071 78
advanced to officers or agents,	7,670 84
paid for furniture and office fixtures,	1,218 06
for advertising,	19,128 58
for office, agency and incidental expenses,	82,457 10
Total disbursements,	\$2,082,242 21
Balance,	\$3,945,325 43

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$269,228 27
Loans on mortgage of real estate (first liens),	2,134,212 48
Loans on collateral security (schedule A),	123,199 34
Premium notes or loans on policies in force,	901,270 27
Cost value of stocks and bonds owned (schedule B),	215,500 75
Cash in company's office,	6,044 89
Cash deposited in bank,	165,467 77
Bills receivable,	130,401 66
Gross ledger assets (as per balance),	\$3,945,325 43
Deduct depreciation from cost of assets,	8,003 59
Total net or ledger assets,	\$3,937,321 84

OTHER ASSETS.

Interest due and accrued,	85,629 43
Market value of real estate, over cost,	131,802 73
Uncollected premiums on policies in force,	\$67,237 07
Deferred premiums on policies in force,	47,968 00
Total,	\$115,205 07
Deduct loading (16½ per cent.),	19,205 07
Net am't of uncollected and deferred prem's,	96,000 00
Total assets per company's books,	\$4,250,754 00

ASSETS TRANSFERRED TEMPORARILY TO COLUMBIA LIFE INS. CO.*

Loans on real estate,	\$202,234 94
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* This refers to commuted policies, almost all of which are for small amounts of insurance, and many are subject to payment of interest on notes, loans or liens for unpaid or forborne premiums. This class of policies is transferred temporarily to the Columbia Life Insurance Co., for comparison with similar policies of that company on the same life, for the purpose of consolidating (with the consent of the assured) all the commuted insurance on one life into one policy, to be assumed by the Columbia or the Life Association, as the policy-holder may elect.

Cash,	\$120 08
Loans on policies,	874,159 32
Bills receivable,	130,401 66
Total,	<u>\$1,207,216 00</u>
Total admitted assets,	\$3,043,538 00

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$2,810,659 00
Deduct net value of reinsured risks,	34,923 00
Net premium reserve,	<u>\$2,775,736 00</u>
Death losses and matured endowments in process of adjustment,	114,905 00
All other liabilities; viz., sundry items, \$5,601.94; special liability to Columbia Life Ins. Co., not computed at time of rendering annual statement, \$40,000,	45,601 94
Liabilities as to policy-holders,	<u>\$2,936,242 94</u>
Surplus as regards policy-holders,	107,295 06
Gross liabilities,	<u>\$3,043,538 00</u>

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$1,398,161 59
Premium notes or loans received during 1875,	131,267 76
Total,	<u>\$1,529,429 35</u>
Used in payment of losses and claims,	\$26,157 79
of surrendered policies and voided by lapse,	553,711 40
of dividends to policy-holders,	40,508 56
Redeemed by maker in cash,	7,781 33
Total,	<u>628,159 08</u>
Balance note assets, December 31, 1875,	\$901,270 27

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	3,879	\$11,789,891 00
Endowment policies,	5,938	21,209,243 00
All other policies,	2,183	8,461,595 00

Policies Issued and Revived in 1875.

Whole-life policies,	26	49,000 00
Endowment policies,	2,916	6,113,832 00
All other policies,	1,184	2,788,000 00
Additions by dividends,	-	729,255 00
Total number and amount,	<u>16,126</u>	<u>\$51,140,816 00</u>

Policies ceased to be in force during the year.

Terminated by death,	160	\$607,290 00
by expiry,	10	9,862 00
by surrender,	254	834,900 00
by lapse,	2,879	9,333,993 00
change and decrease,	713	3,730,032 00
Not taken,	1,063	1,994,557 00
Total terminated,	5,079	\$16,510,084 00

Policies in force December 31, 1875.

Whole-life policies,	3,100	\$8,796,691 00
Endowment policies,	6,164	18,845,741 00
All other policies,	1,783	6,259,095 00
Reversionary additions,	—	729,255 00
Totals,	11,047	\$34,630,782 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Note secured by deed of trust,	\$9,500 00	\$4,000 00
Policies of company assigned as collateral,	—	44,283 07
Policy of St. Louis Mutual Life, assigned as collateral,	—	3,349 27
First mortgage bond Tallassee Manuf. Co., secured by mortgage on property valued at \$600,000,	—	50,000 00
Assignment of bonds and mortgages,	26,864 00	20,333 00
Assignment of stock,	2,000 00	1,284 00
		\$123,199 34

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
Missouri state bonds,	\$39,782 06	\$43,645 00
United States coupon bonds, 1881,	17,053 13	18,720 00
Texas state bonds,	20,400 00	20,400 00
Canton school bonds,	5,000 00	5,000 00
Grayson county (Ky.) bonds,	85 00	76 00
Muhlenburg county (Ky.) bonds,	377 50	250 00
Daviess county (Ky.) bonds,	700 00	500 00
South Carolina R. R. bonds,	7,200 00	7,200 00
“ “ state bonds,	22,965 06	9,768 16
Tallapoosa county (Ala.) bonds,	2,450 00	2,450 00
374 shares Tallassee Manuf. Co. stock,	4,488 00	4,488 00
Empire State Life Ins. Co. stock,	85,000 00	85,000 00
Chamber of Commerce Assoc'n stock,	10,000 00	10,000 00
	\$215,500 75	\$207,497 16

MANHATTAN LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated 1850. Commenced business August 1, 1850.]

PAID-UP CAPITAL, \$100,000.

HENRY STOKES, *President.**Secretary, J. L. HALSEY.*C. Y. WEMPLE, *Vice-President.**Actuary, S. N. STEBBINS.**Principal Office, 156 and 158 Broadway.**Attorney to accept service, J. M. EVERETT, Boston.*

INCOME.

Total premium income,	\$1,426,103 17
Cash received for interest on stocks, bonds and loans,	539,155 58
for interest on other debts due the company,	37,745 04
as discount on claims paid in advance,	485 27
for profits on bonds, stocks or gold, sold,	9,458 09
Collections from suspense account,	9,967 83
Total income,	\$2,022,914 98
Net or ledger assets, December 31, 1874,	8,926,397 37
Total,	\$10,949,312 85

DISBURSEMENTS.

Cash paid for losses and additions,	\$673,211 47
Premium notes or loans used in payment of same,	52,862 53
Cash paid for matured endowments and additions,	44,659 04
Premium notes or loans used in payment of same,	15,640 96
Gross amount paid for losses and endowments,	\$786,374 00
Cash paid to annuitants,	4,077 07
for surrendered policies,	81,149 71
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	108,427 98
Cash dividends paid policy-holders, applied in payment of premiums,	294,582 49
Premium notes or loans used in payment of dividends,	15,773 02
Total paid policy-holders,	\$1,290,384 27
Cash paid dividends to stockholders,	\$55,000 00
for commissions to agents,	139,215 58
for salaries and travelling expenses of agents,	
for medical examiners' fees,	9,057 00
for salaries of officers and office employes,	70,919 47
for taxes and fees,	11,181 87
for rent,	12,333 33
for commuting commissions,	3,925 16
for furniture and office fixtures,	16,843 54

Cash paid for advertising,	\$9,486 41
for other items; viz., amount charged non- ledger assets,	2,645 03
	<hr/>
Total disbursements,	\$1,620,991 66
	<hr/>
Balance,	\$9,328,320 69

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$46,035 83
Loans on mortgage of real estate (first liens),	5,505,893 67
Loans on collateral security (schedule A),	904,311 84
Premium notes or loans on policies in force,	2,180,500 10
Cost value of stocks and bonds owned (schedule B),	635,710 50
Cash in company's office,	6,631 57
Cash deposited in bank,	49,237 18
	<hr/>
Ledger assets (as per balance),	\$9,328,320 69

OTHER ASSETS.

Interest due and accrued,	183,281 49
Market value of real estate, over cost,	1,964 17
Market value of stocks and bonds, over cost,	87,239 25
Uncollected premiums on policies in force,	\$348,141 69
Deferred premiums on policies in force,	121,257 41
	<hr/>
Total,	\$469,399 10
Deduct loading (15 per cent.),	70,409 87
Net am't of uncollected and deferred prem's,	<hr/> 398,989 23
Furniture, fixtures and supplies,	10,000 00
P. O. stamps,	148 51
	<hr/>
Total assets per company's books,	\$10,009,943 34

ITEMS NOT ADMITTED.

Furniture, fixtures and supplies,	10,000 00
	<hr/>
Total admitted assets,	\$9,999,943 34

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$8,177,227 00
Death losses and matured endowments in process of adjustment,	\$311,652 00
Claims resisted by the company,	33,000 00
Due and unpaid on annuity claims,	405 00
	<hr/>
Total policy claims,	345,057 00

Unpaid dividends of surplus due policy-holders,	\$92,088 03
due stockholders,	2,819 65
	<hr/>
Liabilities as to policy-holders,	\$8,617,135 68
Surplus as regards policy-holders,	1,382,807 66
	<hr/>
Gross liabilities,	\$9,999,943 34

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$2,279,736 08	
Premium notes or loans received during 1875,	122,254 34	
Total,	<hr/>	\$2,401,990 42
Used in payment of losses and claims,	\$68,503 49	
of surrendered policies and voided by lapse,	108,427 98	
of dividends to policy-holders,	15,773 02	
Redeemed by maker in cash,	13,922 69	
Notes sent to agents for collection,	14,863 14	
Total,	<hr/>	221,490 32
		<hr/>
Balance note assets, December 31, 1875,		\$2,180,500 10

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	11,272	\$37,117,104 00
Endowment policies,	1,703	4,030,950 00
All other policies,	50	115,865 00
Reversionary additions,	-	124,223 00

New Policies Issued in 1875.

Whole-life policies,	1,220	3,632,726 00
Endowment policies,	172	384,121 00
Additions by dividends,	-	4,145 00
	<hr/>	<hr/>
Total number and amount,	14,417	\$45,408,634 00

Policies ceased to be in force during the year.

Terminated by death,	224	\$786,374 00
by surrender,	847	2,580,796 00
by purchase,	172	545,233 00
by change,	235	792,722 00
Not taken,	176	619,646 00
	<hr/>	<hr/>
Total terminated,	1,654	\$5,324,771 00

Policies in force December 31, 1875.

Whole-life policies,	11,086	\$36,089,794 00
Endowment policies,	1,680	3,761,822 00
All other policies,	47	110,365 00
Reversionary additions,	-	121,882 00
Totals,	12,763	\$40,083,863 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
896 shares Butchers and Drovers' Bank,	\$28,112 00	\$37,000 00
400 " Citizens' Bank,	12,600 00	
16 " Merchants' Exchange Bank,	832 00	
20 " Metropolitan Bank,	2,640 00	6,640 73
45 " Bank of the Republic,	4,275 00	
100 " Third Avenue R. R.,	14,100 00	18,800 00
60 " Citizens' Bank,	1,890 00	
300 " Citizens' Fire Ins. Co.,	10,500 00	
100 " People's Bank,	3,562 50	11,500 00
40 " Bank of Commerce,	4,960 00	
89 " Manhattan Co.,	6,897 50	
175 " Shoe and Leather Bank,	26,425 00	17,500 00
United States 5-20 bond,	242 00	200 00
8 shares Bank of Commerce,	992 00	750 00
1,500 " N. Y. C. and H. R. R. R.,	159,000 00	200,000 00
850 " Harlem R. R.,	57,115 50	
100 " Albany and Susquehanna R. R.,	10,350 00	
106 " Union Trust Co.,	13,780 00	
United States cy. bonds, 6s,	976 00	800 00
220 shares Brooklyn Gas Co.,	13,750 00	6,000 00
Lake Shore R. R. bonds,	15,000 00	12,000 00
300 shares Harlem Gas Co.,	20,550 00	25,000 00
100 " N. Y., N. H. and Hart. R. R.,	14,700 00	
United States bond,	3,660 00	3,000 00
United States 5-20 bond,	1,210 00	900 00
100 shares Lake Shore R. R.,	6,200 00	9,200 00
40 " Citizens' Bank,	1,260 00	
20 " Union Trust Co.,	2,600 00	
390 " Citizens' Bank,	12,285 00	11,000 00
31 " Eighth Avenue R. R.,	4,808 00	
200 " N. Y. C. and H. R. R. R.,	21,200 00	17,000 00
37 " Continental Bank,	3,404 00	
400 " N. Y. C. and H. R. R. R.,	42,400 00	21,000 00
450 " Lake Shore R. R.,	27,900 00	27,000 00
New Jersey Steamboat Co.,	7,000 00	2,500 00
100 shares People's Bank,	3,562 50	
Harlem R. R. bonds,	67,500 00	40,000 00
1,000 shares Lake Shore R. R.,	62,000 00	47,000 00

United States 5-20 bonds,	\$1,220 00	\$1,000 00
Lake Shore R. R. bonds,	1,000 00	600 00
400 shares N. Y. C. and H. R. R. R.,	42,400 00	29,000 00
100 " Lake Shore R. R.,	6,200 00	5,000 00
United States bond,	610 00	
Brooklyn water loan,	1,080 00	900 00
Westchester co. bonds,	15,800 00	36,000 00
749 shares Butchers and Drovers' Bank,	23,499 88	
Third Avenue R. R. bond,	5,000 00	4,000 00
300 shares Harlem R. R., preferred,	20,700 00	17,321 11
10 " N. Y. Guar. and Indemnity Co.,	1,000 00	
N. Y. Central R. R. bonds,	2,120 00	1,800 00
Jersey city bonds,	1,060 00	900 00
United States 5-20 bonds,	9,680 00	8,000 00
Lake Shore R. R. bonds,	110,000 00	85,000 00
3,200 shares Lake Shore R. R.,	198,400 00	200,000 00
100 " N. Y. C. and H. R. R. R.,	10,600 00	
630 " Western Union Co.,	46,305 00	
	<u>\$1,186,363 88</u>	<u>\$904,311 84</u>

SCHEULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$412,438 75	\$477,135 25
Virginia state bonds,	4,500 00	6,279 50
New York state bounty bonds,	100,203 75	108,000 00
New York city bounty fund redemp. bonds,	8,613 00	9,135 00
Brooklyn Public Park Loan,	100,500 00	110,000 00
100 shares Bank of Commerce, N. Y.,	9,460 00	12,400 00
	<u>\$635,710 50</u>	<u>\$722,949 75</u>

METROPOLITAN LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated June, 1866. Commenced business January, 1867.]

PAID-UP CAPITAL, \$200,000.

JOSEPH S. KNAPP, *President.* Secretary, ROBERT A. GRANNISS.JOHN R. HEDGEMAN, *Vice-President.* Actuary, WM. P. STEWART.*Principal Office, 319 Broadway.**Attorney to accept service, CHAPLIN G. TYLER, Wakefield.*

INCOME.

Total premium income,	\$954,552 04
Cash received for interest on stocks, bonds and loans,	88,243 34
for interest on other debts due the company,	18,380 96
Total income,	<u>\$1,061,176 34</u>
Net or ledger assets, December 31, 1874,	<u>1,521,894 80</u>
Total,	<u>\$2,583,071 14</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$279,692	91
Premium notes or loans used in payment of same,	6,863	27
Cash paid for matured endowments and additions,	1,275	00
Premium notes or loans used in payment of same,	725	00
Gross amount paid for losses and endowments,	\$288,556	18
Cash paid for surrendered policies,	138,072	80
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	112,196	34
Cash dividends paid policy-holders, applied in payment of premiums,	80,919	68
Premium notes or loans used in payment of dividends,	14,594	24
Total paid policy-holders,	\$634,339	24
Cash paid for dividends to stockholders,	\$7,000	00
for commission to agents,	99,814	97
for salaries and travelling expenses of agents,	13,519	73
for medical examiners' fees,	14,897	87
for salaries of officers and office employes,	35,522	94
for taxes and fees,	9,486	33
for rent,	11,488	35
for advertising,	9,229	15
for office, agency and incidental expenses,	25,301	49
Total disbursements,	\$860,600	07
Balance,	\$1,722,471	07

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$165,150	00
Loans on mortgage of real estate (first liens),	612,250	00
Loans on collateral security (schedule A),	60,610	91
Premium notes or loans on policies in force,	374,969	68
Cost value of stocks and bonds owned (schedule B),	318,000	00
Cash in the company's office,	5,030	19
Cash deposited in bank,	34,220	15
Furniture, fixtures, etc., \$15,778.30; commuted commissions, \$48,342.69; agency supplies, \$4,000; advances to agents, \$14,490.59,	82,611	58
Agents' ledger balances,	69,628	56
Ledger assets (as per balance),	\$1,722,471	07

OTHER ASSETS.

Interest due and accrued,	\$23,364	74
Market value of stocks and bonds, over cost,	43,355	00

Uncollected premiums on policies in force,	\$211,247 07
Deferred premiums on policies in force,	185,410 83
Total,	<u>\$396,657 90</u>
Deduct loading (15 per cent.),	59,498 68
Net am't of uncollected and deferred prem's,	<u>\$337,159 22</u>
Total assets per company's books,	<u>\$2,126,350 03</u>

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$15,778 30
Commuted commissions,	48,342 69
Cash advanced to agents,	14,490 59
Agents' balances,	69,628 56
Agency supplies, stationery, etc.,	4,000 00
Total,	<u>152,240 14</u>
Total admitted assets,	<u>\$1,974,109 89</u>

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$1,828,126 00
Deduct net value of reinsured risks,	1,308 00
Net premium reserve,	<u>\$1,826,818 00</u>
Death losses and matured endowments in process of adjustment,	33,000 00
Unpaid dividends of surplus due policy-holders,	2,194 00
Due for salaries, rent and office expenses,	1,200 00
All other liabilities: premiums paid in advance, and reserve on policies liable to restoration,	7,221 93
Liabilities as to policy-holders,	<u>\$1,870,433 93</u>
Surplus as regards policy-holders,	103,675 96
Gross liabilities,	<u>\$1,974,109 89</u>

PREMIUM NOTE ACCOUNT.

Premium notes on hand December 31, 1874,	\$461,177 18
Premium notes or loans received during 1875,	48,171 40
Total,	<u>\$509,348 58</u>
Used in payment of losses and claims,	\$7,588 27
of surrendered policies and voided by lapse,	112,196 84
of dividends to policy-holders,	14,594 24
Total,	<u>134,378 85</u>
Balance note assets, December 31, 1875,	<u>\$374,969 68</u>

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	16,742	\$25,499,081 00
Endowment policies,	2,203	1,857,297 00
All other policies,	27	28,767 00

New Policies Issued in 1875.

Whole-life policies,	4,525	6,499,221 00
Endowment policies,	106	62,917 00
All other policies,	1	805 00

Old Policies Revived during the year.

Whole-life policies,	155	233,087 00
Endowment policies,	43	40,416 00

Total number and amount,	23,802	\$34,221,591 00
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Policies ceased to be in force during the year.

Terminated by death,	206	\$293,707 00
by maturity,	2	2,000 00
by surrender,	1,578	1,927,053 00
by lapse,	2,888	4,130,183 00
by change and decrease,	940	1,600,510 00

Not taken,	747	1,161,051 00
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Total terminated,	6,361	\$9,114,504 00
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Policies in force December 31, 1875.

Whole-life policies,	15,705	\$23,716,218 00
Endowment policies,	1,715	1,370,803 00
All other policies,	21	20,066 00
Totals,	17,441	\$25,107,087 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
King's co. improvement bonds, 7s,	\$15,120 00	\$13,000 00
Brooklyn Public Park bonds, 7s,	46,200 00	41,110 91
Brooklyn Bushwick Avenue bonds, 7s,	7,350 00	6,500 00
	\$68,670 00	\$60,610 91

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Par value.*	Market value.
United States 5-20 bonds (gold), 6s,	\$141,000 00	\$169,200 00
" " bonds, 6s,	22,000 00	27,005 00

* Cost value, \$313,000.

Brooklyn city (N. Y.) bonds, 7s, . . .	\$42,000 00	\$45,615 00
King's county (N. Y.) bonds, 7s, . . .	25,000 00	27,000 00
Rochester city (N. Y.) bonds, 7s, . . .	38,000 00	40,660 00
Peekskill (N. Y.) water bonds, 7s, . . .	25,000 00	26,250 00
New York city bonds, 7s, . . .	25,000 00	25,625 00
	<u>\$318,000 00</u>	<u>\$361,355 00</u>

MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated 1843. Commenced business February 1, 1843.]

F. S. WINSTON, *President.*

Secretary, J. M. STUART.

R. A. MCCURDY, *Vice-President.*

Actuary, W. H. C. BARTLETT.

Principal Office, New York.

Attorney to accept service, AMOS D. SMITH, 3d, Boston.

INCOME.

Total premium income,	\$15,731,970 49
Cash received for interest on stocks, bonds and loans,	4,580,308 69
for rents of company's property,	48,796 00
for profits on bonds, stocks or gold sold,	39,893 47
Total income,	<u>\$20,400,968 65</u>
Net or ledger assets, December 31, 1874,	69,157,411 31
Total,	<u>\$89,558,379 96</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$3,722,176 55
for matured endowments and additions,	662,906 73
Gross amount paid for losses and endowments,	<u>\$4,385,083 28</u>
Cash paid to annuitants,	31,659 43
for surrendered policies and additions,	4,718,486 96
Cash dividends paid policy-holders,	3,539,663 67
Total paid policy-holders,	<u>\$12,674,893 34</u>
Cash paid for commissions to agents,	\$482,357 38
for medical examiners' fees,	39,180 53
for salaries of officers and office employes,	328,017 09
for taxes and fees,	90,057 64
for commuting commissions,	280,007 71
for advertising,	39,292 43
for office, agency and incidental expenses,	209,650 42
Total disbursements,	<u>\$14,143,456 54</u>
Balance,	<u>\$75,414,923 42</u>

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$3,322,655 41
Loans on mortgage of real estate (first liens),	60,071,189 91
Cost value of stocks and bonds owned (schedule A),	8,160,670 00
Cash deposited in bank,	3,850,255 76
Agents' ledger balances,	10,152 34
Ledger assets (as per balance),	\$75,414,923 42

OTHER ASSETS.

Interest due and accrued,	\$1,177,105 25
Market value of real estate, over cost,	250,000 00
of stocks and bonds, over cost,	844,301 13
Uncollected premiums on policies in force,	\$111,369 50
Deferred premiums on policies in force,	1,032,495 41
Total,	\$1,148,864 91
Deduct loading (25 per cent.),	285,966 23
Net am't of uncollected and deferred prem's,	857,898 68
Total assets per company's books,	\$78,544,228 48

ITEMS NOT ADMITTED.

Agents' balances,	10,152 34
Total admitted assets,	\$78,534,076 14

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$73,085,128 00
Death losses and matured endowments in process of adjust- ment,	652,245 85
Claims resisted by the company,	182,000 00
All other liabilities: premiums paid in advance,	30,179 78
Liabilities as to policy-holders,	\$73,949,553 63
Surplus as regards policy-holders,	4,584,522 51
Gross liabilities,	\$78,534,076 14
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of poli- cies,	\$58,895 10

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	70,908	\$226,469,082 00
Endowment policies,	19,864	51,004,731 00
All other policies,	143	162,720 00

New Policies Issued in 1875.

Whole-life policies,	7,186	\$21,046,897 00
Endowment policies,	1,478	8,874,395 00
All other policies,	6	8,825 00

Old Policies Revived during the year.

Whole-life policies,	987	3,087,115 00
Endowment policies,	230	563,250 00
All other policies,	5	4,100 00

Old policies changed during the year,	1	1,540 00
Additions by dividends,	-	24,775,471 00

Total number and amount,	100,758	\$330,493,126 00
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Policies ceased to be in force during the year.

Terminated by death,	1,074	\$3,438,095 00
by maturity,	190	576,145 00
by expiry,	4	7,290 00
by surrender,	3,114	10,300,666 00
by lapse,	3,085	8,183,499 00
by change and decrease,	1	180,390 00

Not taken,	897	2,749,820 00
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Total terminated,	8,365	\$25,435,905 00
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Policies in force December 31, 1875.

Whole-life policies,	72,885	\$252,057,857 00
Endowment policies,	19,369	52,825,849 00
All other policies,	139	173,515 00

Totals,	92,393	\$305,057,221 00
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SCHEDULE A.

Stocks and Bonds owned by the Company.

	Par value.*	Market value.
United States bonds,	\$5,348,550 00	9,004,971 13
New York state bounty bonds,	500,000 00	
Cherry Valley (N. Y.) town bonds,	50,000 00	
Yonkers (N. Y.) town bonds,	20,000 00	
N. Y. city and county bonds,	2,405,000 00	
Buffalo city (N. Y.) bonds,	140,500 00	
Elmira city (N. Y.) bonds,	80,000 00	9,004,971 13
	\$8,494,050 00	\$9,004,971 13

* Cost value, \$8,160,070.

MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK, N. J.

[Incorporated January 31, 1845. Commenced business April, 1845.]

LEWIS C. GROVER, President. *Secretary, EDWARD A. STRONG.***JAMES B. PEARSON, Vice-President.** *Actuary, B. J. MILLER.**Principal Office, 752 Broad Street.**Attorney to accept service, JAMES B. NIVER, Boston.***INCOME.**

Total premium income,	\$4,756,486 27
Cash received for interest on stocks, bonds and loans,	1,990,470 87
as discount on claims paid in advance,	1,679 92
for rents of company's property,	3,350 00
Total income,	\$6,751,987 06
Net or ledger assets, December 31, 1874,	29,661,929 41
Total,	\$36,413,916 47

DISBURSEMENTS.

Cash paid for losses and additions,	\$1,836,695 19
Premium notes or loans used in payment of same,	134,411 59
Cash paid for matured endowments and additions,	98,963 46
Premium notes or loans used in payment of same,	23,036 54
Gross amount paid for losses and endowments,	\$2,093,106 78
Cash paid to annuitants,	1,851 44
for surrendered policies,	253,230 03
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	162,723 91
Cash surrender values, including reconverted additions applied in payment of premiums,	153,565 22
Cash dividends paid policy-holders, \$174,680.80; applied in payment of premiums, \$2,357,394.01,	2,532,074 81
Premium notes or loans used in payment of dividends,	330,438 49
Total paid policy-holders,	\$5,526,990 68
Cash paid for commissions to agents,	\$358,899 26
for medical examiners' fees,	27,996 81
for salaries of officers and office employes,	79,054 75
for taxes and fees,	116,041 77
for office, agency and incidental expenses,	114,748 94
Total disbursements,	\$6,223,732 21
∴ Balance,	\$30,190,184 26

Invested in the following :—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$235,353 64
Loans on mortgage of real estate (first liens),	12,821,812 20
Premium notes or loans on policies in force,	5,843,852 88
Par value of stocks and bonds owned (schedule A),	10,675,255 63
Cash in company's office,	21,833 73
Cash deposited in bank,	542,085 22
Agents' ledger balances,	49,990 96
Ledger assets (as per balance),	\$30,190,184 26

OTHER ASSETS.

Interest due and accrued,	\$642,065 73
Market value of stocks and bonds, over par,	316,210 00
Uncollected premiums on policies in force, \$160,783 31	
Deferred premiums on policies in force, 91,977 81	
Total,	\$252,761 12
Deduct loading (20 per cent.),	50,552 22
Net am't of uncollected and deferred prem's,	202,208 90
Total assets per company's books,	\$31,350,668 89

ITEMS NOT ADMITTED.

Agents' balances,	49,990 96
Total admitted assets,	\$31,300,677 93

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$27,780,768 00
Death losses and matured endowments in process of adjustment,	\$497,389 00
Claims resisted by the company,	44,000 00
Total policy claims,	541,389 00
Unpaid dividends of surplus due policy-holders,	363,534 83
Liabilities as to policy-holders,	\$28,685,691 83
Surplus as regards policy-holders,	2,614,986 10
Gross liabilities,	\$31,300,677 93

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$6,967,097 11
Used in payment of losses and claims,	\$157,448 13
of surrendered policies and voided by lapse,	162,723 91
of dividends to policy-holders,	330,438 49

Redeemed by maker in cash,	\$472,633 70	
Total,	<u> </u>	\$1,123,244 23
Balance note assets, Dec. 31, 1875,		\$5,843,852 88

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	38,069	\$122,785,629 00
Endowment policies,	8,194	9,043,452 00
All other policies,	40	152,600 00

New Policies Issued in 1875.

Whole-life policies,	4,233	11,455,190 00
Endowment policies,	384	925,770 00
All other policies,	20	59,600 00

Old Policies Revived during the year.

Whole-life policies,	20	75,500 00
Endowment policies,	2	7,500 00

Old Policies increased during the year.

Whole-life policies,	2	19,300 00
Endowment policies,	-	6,685 00

Total number and amount,	45,964	\$144,531,226 00
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Policies ceased to be in force during the year.

Terminated by death,	582	\$1,944,916 00
by expiry,	26	127,000 00
by surrender,	248	771,571 00
by lapse,	1,152	3,263,333 00
by change and decrease,	471	3,061,753 00
Not taken,	470	1,258,550 00
Total terminated,	2,949	\$10,427,123 00

Policies in force December 31, 1875.

Whole-life policies,	39,679	\$125,212,078 00
Endowment policies,	3,291	8,736,825 00
All other policies,	45	155,200 00
Totals,	43,015	\$134,104,103 00

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Par value.*	Market value.
United States bonds,	\$1,505,500 00	\$1,821,710 00
Brooklyn city bonds,	65,000 00	65,000 00
Albany city bonds,	25,000 00	25,000 00

* Cost value not given.

Utica city bonds,	\$145,000 00	\$145,000 00
Auburn city bonds,	150,000 00	150,000 00
Newark city bonds	900,000 00	900,000 00
Newark city aqueduct bonds,	2,494,000 00	2,494,000 00
Elizabeth city bonds,	547,000 00	547,000 00
Rahway city bonds,	169,000 00	169,000 00
Jersey city bonds,	50,000 00	50,000 00
New Brunswick city bonds,	64,000 00	64,000 00
Orange county bonds,	40,000 00	40,000 00
Springfield (Ill.) city bonds,	89,000 00	89,000 00
Dayton (Ohio) city bonds,	130,000 00	130,000 00
Cleveland (Ohio) city bonds,	621,000 00	621,000 00
Toledo (Ohio) city bonds,	173,000 00	173,000 00
Cincinnati (Ohio) city bonds,	500,000 00	500,000 00
Erie (Penn.) city bonds,	152,000 00	152,000 00
South Bend (Ind.) city bonds,	61,500 00	61,500 00
Lafayette (Ind.) city bonds,	160,000 00	160,000 00
West Orange (N. J.) township bonds,	123,000 00	123,000 00
East Orange (N. J.) township bonds,	196,455 63	196,455 63
Union county (N. J.) township bonds,	166,000 00	166,000 00
Essex county (N. J.) township bonds,	2,148,000 00	2,148,000 00
Mass. state bonds,	800 00	800 00
	<hr/>	<hr/>
	\$10,675,255 63	\$10,991,465 63

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT.

[Incorporated November 12, 1842. Commenced business February 1, 1850.]

JULIUS Y. DEWEY, President.

Secretary, GEORGE W. REED.

CHARLES DEWEY, Vice-President.

Actuary, EDWARD DEWEY.

Principal Office, Montpelier.

Attorney to accept service, JAMES T. PHELPS, Boston.

INCOME.

Total premium income,	\$292,344 40
Cash received for interest on stocks, bonds and loans,	107,325 46
for interest on other debts due the company,	1,044 58
as discount on claims paid in advance,	146 72
for rents of company's property,	1,067 34
	<hr/>
Total income,	\$401,948 50
Net or ledger assets, December 31, 1874,	1,599,957 08
	<hr/>
Total,	\$2,001,905 58

DISBURSEMENTS.

Cash paid for losses and additions,	\$97,204 51
Premium notes or loans used in payment of same,	296 44
Cash paid for matured endowments and additions,	7,000 00
Gross amount paid for losses and endowments,	\$104,440 95
Cash paid for surrendered policies,	23,293 02
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	1,609 95
Cash dividends paid policy-holders,	49,379 80
Premium notes or loans used in payment of dividends,	2,606 39
Total paid policy-holders,	\$181,330 11
Cash paid for commissions to agents,	\$27,022 91
for salaries and travelling expenses of agents,	4,509 12
for medical examiners' fees,	2,544 00
for salaries of officers and office employes,	10,214 92
for taxes and fees,	1,213 16
for rent,	2,060 80
for advertising and printing,	1,904 21
for office, agency and incidental expenses,	1,941 87
Total disbursements,	\$232,741 10
Balance,	\$1,769,164 48

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$18,742 30
Loans on mortgage of real estate (first liens),	833,571 92
Loans on collateral security (schedule A),	16,000 00
Loans on company's policies assigned as collateral,	6,850 67
Premium notes or loans on policies in force,	31,935 01
Cost value of stocks and bonds owned (schedule B),	758,550 00
Cash in company's office,	1,409 06
Cash deposited in bank,	49,542 46
Agents' ledger balances,	50,434 01
Vermont Mutual Fire Ins. Co.'s acceptances, \$2,084.05; postage stamps, \$45,	2,129 05
Ledger assets (as per balance),	\$1,769,164 48

OTHER ASSETS.

Interest due and accrued,	54,384 10
Market value of stocks and bonds, over cost,	52,194 77
Uncollected premiums on policies in force,	\$4,911 90
Deferred premiums on policies in force,	20,639 50
Total,	\$25,551 40

Deduct loading (20 per cent.),	\$5,110 30	
Net am't of uncollected and deferred prem's,		\$20,441 10
Total assets per company's books,		\$1,896,184 45

ITEMS NOT ADMITTED.

Agents' balances,		50,484 01
Total admitted assets,		\$1,845,750 44

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$1,241,551 00	
Death losses and matured endowments in process of adjust- ment,	11,500 00	
Unpaid dividends of surplus due policy-holders,	24,798 84	
All other liabilities: over-payments by policy-holders,	10,000 00	
Liabilities as to policy-holders,	\$1,287,849 84	
Surplus as regards policy-holders,	557,900 60	
Gross liabilities,	\$1,845,750 44	

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$31,377 71	
Premium notes or loans received during 1875,	5,010 08	
Total,		\$36,387 79
Used in payment of losses and claims,	\$236 44	
of surrendered policies and voided by lapse,	1,609 95	
of dividends to policy-hold- ers,	2,606 39	
Total,		4,452 78
Balance note assets, December 31, 1875,		\$31,935 01

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	4,081	\$8,964,130 00
Endowment policies,	319	527,051 00
All other policies,	22	70,500 00
Reversionary additions,	-	76,017 00

New Policies Issued in 1875.

Whole-life policies,	675	1,492,250 00
Endowment policies,	7	14,000 00
All other policies,	18	73,500 00

Old Policies Revived during the year.

Whole-life policies,	8	\$7,170 00
Endowment policies,	1	400 00
Additions by dividends,	-	2,258 00
Total number and amount,	5,126	\$11,227,276 00

Policies ceased to be in force during the year.

Terminated by death,	40	\$97,441 00
by maturity,	7	7,000 00
by expiry,	1	5,000 00
by surrender,	152	360,153 00
by lapse,	222	569,000 00
by change and decrease,	2	111,646 00
Not taken,	51	157,500 00
Total terminated,	475	\$1,307,740 00

Policies in force December 31, 1875.

Whole-life policies,	4,320	\$9,233,657 00
Endowment policies,	302	495,951 00
All other policies,	29	115,500 00
Reversionary additions,	-	74,428 00
Totals,	4,651	\$9,919,536 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States bonds, 6s,	\$358 00	\$300 00
Concord city (N. H.) bonds,	1,545 00	1,000 00
First Nat'l Bank, Montpelier,	8,845 00	5,400 00
Vermont Nat'l Bank of St. Albans,	11,160 00	9,300 00
	\$21,908 00	\$16,000 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Par value.*	Market value.
United States bonds, 6s,	\$207,900 00	\$249,159 77
Maine state bonds, 6s,	5,000 00	5,000 00
New Hampshire state bonds, 6s,	20,000 00	20,000 00
Vermont state bonds, 6s,	30,000 00	30,000 00
Missouri state bonds, 6s,	11,000 00	11,000 00
Boston city bonds, 6s,	10,000 00	10,000 00
Lawrence city bonds, 6s,	20,000 00	20,000 00
Worcester city bonds, 6s,	20,000 00	20,000 00
Fitchburg city bonds, 6s,	60,000 00	60,000 00
Chelsea city bonds, 6s,	30,000 00	30,000 00

* Cost value, \$758,550.

Somerville city bonds, 6½s,	\$30,000 00	\$30,000 00
Burlington city bonds, 6s,	60,000 00	60,000 00
Cleveland city bonds, 7s,	800 00	800 00
Columbus city bonds, 8s,	25,000 00	25,000 00
Cincinnati city bonds, 7½s,	25,000 00	25,000 00
Indianapolis city bonds, 7½s,	35,000 00	35,000 00
St. Paul city bonds, 7s,	10,000 00	10,000 00
Hamilton county bonds, 8s,	10,000 00	10,000 00
St. Louis county bonds, 7s,	20,000 00	20,000 00
Montpelier town bonds, 7s,	30,000 00	30,000 00
Essex town bonds, 6s,	20,000 00	20,000 00
Cambridge town bonds, 6s,	15,000 00	15,000 00
Jericho town bonds, 6s,	22,900 00	22,900 00
Underhill town bonds, 6s,	17,000 00	17,000 00
First Nat'l Bank, Montpelier,	21,000 00	30,450 00
Montpelier Nat'l Bank,	2,700 00	4,185 00
Bank of St. Albans, Vermont,	250 00	250 00
	<u>\$758,550 00</u>	<u>\$810,744 77</u>

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA, WASHINGTON, D. C.

[Incorporated July 25, 1868. Commenced business August 1, 1868.]

PAID-UP CAPITAL, \$1,000,000.

J. V. FARWELL, *President.*

Secretary, J. F. CRANK.

L. D. CORTRIGHT, *Vice-President.*

Actuary, E. W. PEET.

Principal Office, Washington, D. C.

Branch Office, Chicago, Ill.

Attorney to accept service, F. E. LONG, Boston.

INCOME.

Total premium income,	\$786,705 45
Cash received for interest on stocks, bonds and loans,	195,525 58
for interest on other debts due the company,	368 35
as discount on claims paid in advance,	175 47
for rents of company's property,	20,266 84
for profits on bonds, stocks or gold sold,	17,834 11
Premiums received for reinsurance, cash, \$47,427.39; notes, \$8,250.64,	55,678 03
Bills payable,	8,960 16
Total income,	<u>\$1,085,018 99</u>
Net or ledger assets, December 31, 1874,	3,286,968 96
Total,	<u>\$4,371,982 95</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$238,169 50
Premium notes or loans used in payment of same,	876 92
Cash paid for matured endowments and additions,	2,800 00
Gross amount paid for losses and endowments,	\$241,846 42
Received for losses and claims on policies reinsured,	10,250 00
Net amount paid for losses and endowments,	\$231,596 42
Cash paid to annuitants,	1,124 00
for surrendered policies,	69,041 88
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	11,540 18
Cash surrender values, including reconverted additions applied in payment of premiums,	126,528 98
Total paid policy-holders,	\$439,831 46
Cash paid for commissions to agents,	\$64,706 18
for salaries and travelling expenses of agents,	45,607 59
for medical examiners' fees,	8,994 85
for salaries of officers and office employes,	34,217 45
for taxes and fees,	6,491 57
for rent,	10,254 85
for commuting commissions,	22,298 91
for furniture and office fixtures,	6,792 54
for advertising,	13,354 84
for office, agency and incidental expenses,	33,296 70
Total disbursements,	\$685,846 94
Balance,	\$3,686,136 01

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$503,597 02
Loans on mortgage of real estate (first liens),	2,336,964 29
Loans on collateral security (schedule A),	159,817 80
Premium notes or loans on policies in force,	62,443 25
Cost value of stocks and bonds owned (schedule B),	500,212 48
Cash in company's office,	6,206 63
Cash deposited in bank,	42,485 65
Bills receivable,	11,543 19
Agents' ledger balances,	13,195 58
Commuted commissions,	46,670 12
Office furniture,	3,000 00
Gross ledger assets (as per balance),	\$3,686,136 01
Deduct depreciation in collateral loans,	14,482 35
Total net or ledger assets,	\$3,671,653 66

OTHER ASSETS.

Interest due and accrued,	\$108,635 35	
Rents due and accrued,	3,040 00	
Market value of stocks and bonds, over cost,	18,542 87	
Uncollected premiums on policies in force,	\$71,229 87	
Deferred premiums on policies in force,	90,103 92	
Total,	\$161,333 79	
Deduct loading (12+ per cent.),	19,726 26	
Net am't of uncollected and deferred prem's,		141,607 53
Total assets per company's books,		\$3,943,479 41

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$3,000 00	
Commuted commissions,	46,670 12	
Agents' balances,	13,195 58	
Bills receivable,	11,543 19	
Total,		74,408 89
Total admitted assets,		\$3,869,070 52

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$3,176,138 00	
Deduct net value of reinsured risks,	61,251 00	
Net premium reserve,		*\$3,114,887 00
Death losses due and unpaid,	\$11,203 40	
Death losses and matured endowments in process of adjustment,	61,500 00	
Claims resisted by the company,	8,000 00	
Total policy claims,		80,703 40
All other liabilities; viz., Premiums paid in advance, \$14,065.96; liability under forfeited policies, \$20,826.18; all other liabilities, \$8,960.16,		43,852 30
Liabilities as to policy-holders,	\$3,239,442 70	
Surplus as regards policy-holders,	629,627 82	
Gross liabilities,		\$3,869,070 52

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$67,382 11	
Premium notes or loans received during 1875,	16,181 66	
Total,		\$83,563 77

* As computed by the company (interest at 6 per cent.), \$2,390,447.

Used in payment of losses and claims, . . .	\$876 92	
of surrendered policies and		
voided by lapse, . . .	11,540 18	
Redeemed by maker in cash, . . .	8,703 42	
Total,	<u> </u>	\$21,120 52
Balance note assets, December 31, 1875, . . .		\$62,443 25

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	8,977	\$20,284,257 00
Endowment policies,	1,477	2,243,093 00
All other policies,	224	715,144 00
Return premium,	-	660,678 00

New Policies Issued in 1875.

Whole-life policies,	2,325	4,142,692 00
Endowment policies,	273	312,560 00
All other policies,	112	364,500 00
Total number and amount,	<u>13,388</u>	<u>\$28,722,924 00</u>

Policies ceased to be in force during the year.

Terminated by death,	111	\$244,096 00
by maturity,	4	2,800 00
by expiry,	14	56,500 00
by surrender,	354	747,174 00
by lapse,	1,215	2,689,941 00
by change and decrease,	464	1,287,128 00
Not taken,	<u>281</u>	<u>753,341 00</u>
Total terminated,	<u>2,443</u>	<u>\$5,780,980 00</u>

Policies in force December 31, 1875.

Whole-life policies,	9,265	\$19,489,362 00
Endowment policies,	1,434	2,029,988 00
All other policies,	246	787,144 00
Return premium,	-	635,450 00
Totals,	<u>10,945</u>	<u>\$22,941,944 00</u>
Policies reinsured and transferred,	35	\$66,802 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
1,225 shares Excelsior Life Ins. Co., N. Y., . .	\$22,285 45	\$36,767 80
Assignment of mortgage on real estate, . .	6,305 00	4,000 00
Life policy assigned,	548 49	275 00
Young Men's C. Assoc'n bonds,	50,000 00	30,000 00
8 shares Union Savings Bank,	800 00	400 00

Assignment of mortgage,	\$100,000 00	\$50,000 00
" "	40,000 00	10,000 00
" "	8,200 00	1,575 00
50 shares 3d Nat'l Bank, Chicago,	7,500 00	5,000 00
20 " 1st Nat'l Bank, Nashville,	2,400 00	1,600 00
4 " Stone River Nat'l Bank, Tenn.,	448 00	200 00
400 " Ill. Staats Zeitung Co.,	50,000 00	20,000 00
	<u>\$283,486 94</u>	<u>\$159,817 80</u>

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$355,230 75	\$370,773 62
Virginia state bonds,	19,639 26	19,639 26
Mississippi state bonds,	16,791 87	16,791 87
Chicago city bonds,	92,000 00	95,000 00
Detroit Car Loan Co. stock,	1,500 00	1,500 00
So. Park (Chicago) certificates,	15,050 60	15,050 60
	<u>\$500,212 48</u>	<u>\$518,755 35</u>

NEW JERSEY MUTUAL LIFE INSURANCE COMPANY, NEW-
ARK, N. J.

[Incorporated March 19, 1863. Commenced business January 1, 1865.]

PAID-UP CAPITAL, \$100,000.

J. H. STEDWELL, *President.*C. H. BRINKERHOFF, *Secretary and Actuary.**Principal Office, Newark.**Attorney to accept service, FRANCIS S. DYER, Dedham.*

INCOME.

Total premium income,	\$652,616 75
Cash received for interest on stocks, bonds and loans,	74,468 44
for interest on other debts due the company,	4,322 60
for rents of company's property,	5,446 80
Premiums received for reinsurance, cash, \$126,878.99; notes, \$13,496.24,	<u>140,375 28</u>
Total income,	\$877,229 32
Net or ledger assets, December 31, 1874,	<u>1,354,359 77</u>
Total,	<u>\$2,231,589 09</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$178,251 16
Premium notes or loans used in payment of same,	5,721 24

Cash paid for matured endowments and additions,	\$10,330 73
Gross amount paid for losses and endowments,	\$194,303 13
Cash paid to annuitants,	1,900 00
for surrendered policies,	79,661 33
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	27,232 52
Cash surrender values, including reconverted additions applied in payment of premiums,	49,464 66
Cash dividends paid policy-holders, applied in payment of premiums,	32,387 99
Premium notes or loans used in payment of dividends,	21,323 06
Total paid policy-holders,	\$406,272 69
Cash paid for dividends to stockholders,	\$7,000 00
for commissions to agents,	61,035 27
for salaries and travelling expenses of agents,	8,684 16
for medical examiners' fees,	13,654 75
for salaries of officers and office employes,	28,221 71
for taxes and fees,	5,091 85
for rent,	8,914 19
advanced to agents,	14,280 40
paid for furniture and office fixtures,	2,832 91
for advertising,	7,724 06
for incidental expenses,	11,618 30
Total disbursements,	\$576,330 29
Balance,	\$1,656,258 80

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$61,555 54
Loans on mortgage of real estate (first liens),	703,287 10
Loans on collateral security (schedule A),	40,000 00
Loans on policies assigned as collateral,	27,219 59
Premium notes or loans on policies in force,	414,828 79
Market value of stocks and bonds owned (schedule B),	194,484 55
Cash in company's office,	7,875 66
Cash deposited in bank,	62,828 39
Reinsurance due from other companies,	6,996 01
Agents' ledger balances,	137,183 17
Ledger assets (as per balance),	\$1,656,258 80

OTHER ASSETS.

Interest due and accrued,	46,817 18
Rents due and accrued,	1,360 00
Uncollected premiums on policies in force,	\$198,507 16

Deferred premiums on policies in force,	\$103,529 32	
Total,	<u>\$302,036 48</u>	
Deduct loading (20 per cent.),	60,407 30	
Net am't of uncollected and deferred prem's,		<u>\$241,629 18</u>
Furniture and fixtures,		7,651 62
Commuted commissions,		<u>8,072 45</u>
Total assets per company's books,		<u>\$1,961,789 23</u>

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$7,651 62	
Commuted commissions,	8,072 45	
Agents' balances,	137,183 17	
Total,	<u>162,907 24</u>	
Total admitted assets,		<u>\$1,808,881 99</u>

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$1,516,958 00	
Deduct net value of reinsured risks,	12,491 00	
Net premium reserve,	<u>\$1,504,467 00</u>	
Death losses due and unpaid,	\$4,500 00	
Death losses and matured endowments in process of adjustment,	38,500 00	
Claims resisted by the company,	15,000 00	
Total policy claims,	<u>58,000 00</u>	
Liabilities as to policy-holders,	\$1,446,467 00	
Surplus as regards policy-holders,	362,414 99	
Gross liabilities,		<u>\$1,808,881 99</u>

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$363,091 50	
Premium notes or loans received during 1875,	134,399 56	
Total,	<u>\$497,491 06</u>	
Used in payment of losses and claims,	\$5,721 24	
of surrendered policies and voided by lapse,	27,232 52	
of dividends to policy-holders,	21,323 06	
Redeemed by maker in cash,	28,385 45	
Total,	<u>82,662 27</u>	
Balance note assets, December 31, 1875,		<u>\$414,828 79</u>

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	6,149	\$11,645,369 00
Endowment policies,	975	1,777,742 00
All other policies,	2,238	2,839,620 00
Reversionary additions,	-	16,254 00

New Policies Issued in 1875.

Whole-life policies,	1,313	2,334,629 00
Endowment policies,	241	521,144 00
All other policies,	3,581	6,419,277 00

Old Policies Revived during the year.

Whole-life policies,	114	292,054 00
Endowment policies,	25	47,361 00
All other policies,	2	3,000 00

Old Policies increased during the year.

Whole-life policies,	-	2,520 00
Endowment policies,	-	125 00
Additions by dividends,	-	18,770 00

Total number and amount,	14,638	\$26,417,865 00
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Policies ceased to be in force during the year.

Terminated by death,	84	\$164,007 00
by maturity,	9	13,600 00
by surrender,	680	1,469,576 00
by lapse,	2,304	3,650,069 00
by change and decrease,	-	190,284 00
Not taken,	806	1,541,206 00

Total terminated,	3,883	\$7,028,742 00
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Policies in force December 31, 1875.

Whole-life policies,	5,713	\$11,089,869 00
Endowment policies,	944	1,847,735 00
All other policies,	4,098	6,435,265 00
Reversionary additions,	-	16,254 00

Totals,	10,755	\$19,389,123 00
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SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States 5-20 bonds,	\$34,800 00	\$30,000 00
" " " "	11,600 00	10,000 00
	<hr/>	<hr/>
	\$46,400 00	\$40,000 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Par value.	Market value.
United States bonds,	\$148,000 00	\$162,180 00
Virginia state bonds, 6s,	41,800 00	15,171 25
New York state bonds,	11,000 00	11,000 00
Louisiana state bonds, 8s,	10,500 00	6,075 00
Indiana state bonds,	100 00	108 80
	<u>\$206,400 00</u>	<u>\$194,484 55</u>

NEW YORK LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated 1841. Commenced business 1845.]

MORRIS FRANKLIN, *President.**Vice-President and Actuary, WILLIAM H. BEERS.**Principal Office, 346 Broadway, New York.**Attorney to accept service, D. W. RUSSELL, Boston.*

INCOME.

Total premium income,	\$6,011,227 18
Cash received for interest on stocks, bonds and loans,	1,692,659 94
for interest on other debts due the company,	} 33,101 62
as discount on claims paid in advance,	
for rents of company's property,	60,251 18
for profits on bonds, stocks or gold sold,	84,645 60
Total income,	<u>\$7,881,885 47</u>
Net or ledger assets, December 31, 1874,	27,145,777 51
Total,	<u>\$35,027,662 98</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$1,529,410 20
Premium notes or loans used in payment of same,	28,904 63
Cash paid for matured endowments and additions,	49,605 70
Premium notes or loans used in payment of same,	253 54
Gross amount paid for losses and endowments,	<u>\$1,608,174 07</u>
Received for losses and claims on policies reinsured, including matured endowments,	33,500 00
Net amount paid for losses and endowments,	<u>\$1,574,674 07</u>
Cash paid to annuitants,	74,765 91
for surrendered policies,	1,073,165 25
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	38,576 76

Cash dividends paid policy-holders,	\$1,244,057 40
Premium notes or loans used in payment of dividends,	125,897 55

Total paid policy-holders, \$4,131,136 94

Cash paid for commissions to agents,	\$293,458 55
for salaries and travelling expenses of agents,	56,400 00
for medical examiners' fees,	45,000 49
for salaries of officers and office employes,	165,928 02
for taxes and fees,	27,700 48
for commuting commissions,	2,066 66
for advertising,	42,590 77
for office, agency and incidental expenses,	96,478 38

Total disbursements, \$4,860,760 29

Balance, \$30,166,902 69

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$1,820,240 53
Loans on mortgage of real estate (first liens),	17,685,597 50
Premium notes or loans on policies in force,	885,728 82
Cost value of stocks and bonds owned (schedule A),	7,154,191 05
Cash in company's office and deposited in bank,	1,768,291 26
Agents' ledger balances,	27,111 49
Interest due and accrued,	248,205 86
Rents due and accrued,	8,925 00
Uncollected premiums on policies in force, gross,	105,341 54
Deferred premiums on policies in force, gross,	463,269 64
Ledger assets (as per balance),	\$30,166,902 69

OTHER ASSETS.

Market value of stocks and bonds, over cost,	479,052 95
Total,	\$30,645,955 64
Deduct loading on uncollected and deferred prem's,	56,861 11
Total assets per company's books,	\$30,589,094 53

ITEMS NOT ADMITTED.

Agents' balances,	27,111 49
Total admitted assets,	\$30,561,983 04

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$26,692,474 00	
Deduct net value of reinsured risks,	164,375 00	
Net premium reserve,	<u>\$26,528,099 00</u>	
Matured endowments due and unpaid;	\$4,775 66	
Death losses and matured endowments in process of adjustment,	359,288 00	
Claims resisted by the company,	83,700 00	
Total policy claims,	<u>447,763 66</u>	
Liabilities as to policy-holders,	\$26,975,862 66	
Surplus as regards policy-holders,	<u>3,586,120 38</u>	
Gross liabilities,	\$30,561,983 04	
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies,	\$308,138 81	

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$910,049 14	
Premium notes on loans received during 1875,	193,825 44	
Total,	<u>\$1,103,874 58</u>	
Used in payment of losses and claims,	\$29,158 17	
of surrendered policies and voided by lapse,	38,576 76	
of dividends to policy-holders,	125,897 55	
Redeemed by maker in cash,	24,513 28	
Total,	<u>218,145 76</u>	
Balance note assets, December 31, 1875,	\$885,728 82	

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	34,846	\$101,717,167 00
Endowment policies,	8,425	19,201,915 00
All other policies,	127	123,725 00
Reversionary additions,	-	1,792,316 00

New Policies Issued in 1875.

Whole-life policies,	5,477	16,151,314 00
Endowment policies,	1,365	3,714,409 00
All other policies,	67	51,000 00

Old Policies Revived during the year.

Whole-life policies,	106	\$389,855 00
Endowment policies,	14	36,305 00

Old Policies increased during the year.

Whole-life policies,	—	9,391 00
Endowment policies,	—	62,350 00
Additions by dividends,	—	1,549,566 00
Total number and amount,	50,427	\$144,799,313 00

Policies ceased to be in force during the year.

Terminated by death,	528	\$1,650,515 00
by maturity,	21	51,700 00
by expiry,	7	11,720 00
by surrender,	1,735	6,706,760 00
by lapse,	2,652	7,167,935 00
by change and decrease,	—	566,669 00
Not taken,	823	2,511,895 00
Total terminated,	5,766	\$18,667,194 00

Policies in force December 31, 1875.

Whole-life policies,	35,937	\$104,554,865 00
Endowment policies,	8,549	19,433,416 00
All other policies,	175	149,725 00
Reversionary additions,	—	1,994,113 00
Totals,	44,661	\$126,132,119 00

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
Central Park loan,	\$25,233 75	\$26,250 00
Delaware and Hudson Canal stock,	69,832 19	79,360 00
“ “ “ bonds,	400,000 00	442,500 00
New York city street opening bonds,	549,967 10	592,415 00
“ county bounty bonds,	41,104 00	41,400 00
“ city consolidated bonds,	645,596 25	698,062 50
“ county consolidated bonds,	113,928 75	123,187 50
Brooklyn city bonds,	563,865 10	581,900 00
Jersey City bonds,	103,375 00	104,500 00
N. Y. Central and H. R. R. R. bonds,	1,019,382 50	1,180,000 00
N. Y. and Harlem consolidated bonds,	1,074,075 00	1,130,000 00
Yonkers town bonds,	186,829 16	187,680 00
Flushing water bonds,	77,600 00	80,000 00
Rensselaer and Saratoga R. R. bonds,	9,519 92	10,260 00
Morrisania town bonds,	70,815 00	70,890 00
Westchester town bonds,	5,500 00	5,500 00
West Farms town bonds,	2,525 00	2,525 00
Merchants' Nat'l Bank stock,	15,758 75	16,730 00

Nat'l Bank of America,	\$8,484 00	\$11,704 00
Nat'l Bank of Republic,	1,800 00	1,425 00
American Exch. Nat'l Bank,	10,125 00	11,700 00
Metropolitan Nat'l Bank,	5,381 25	6,500 00
United States bonds,	2,010,813 96	2,124,610 00
Richmond city bonds,	46,250 00	53,500 00
Virginia state bonds,	5,338 66	5,005 00
Tennessee state bonds,	13,975 00	8,000 00
Georgia state bonds,	2,730 00	1,400 00
Alabama state bonds,	45,100 00	13,440 00
South Carolina state bonds,	14,000 00	2,800 00
Mississippi state bonds,	15,285 71	20,000 00
	<u>\$7,154,191 05</u>	<u>\$7,633,244 00</u>

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, MILWAUKEE, WIS.

[Incorporated March, 1867. Commenced business November 25, 1868.]

H. L. PALMER, *President.*

Secretary, WILLARD MERRILL.

O. E. BRITT, *Vice-President.*

Actuary, EMORY MCCLINTOCK.

Principal Office, Milwaukee.

Attorney to accept service, E. J. SMITH, Boston.

INCOME.

Total premium income,	\$2,676,738 93
Cash received for interest on stocks, bonds and loans,	1,271,438 25
for interest on other debts due the company,	37,207 32
for rents of company's property,	8,697 47
Premiums received for reinsurance: cash, \$53,323.52; notes, \$6,087.26,	59,410 78
Total income,	<u>\$4,053,492 75</u>
Net or ledger assets, December 31, 1874,	14,627,574 39
Total,	<u>\$18,681,067 14</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$600,155 51
Premium notes or loans used in payment of same,	45,348 58
Cash paid for matured endowments and additions,	42,363 97
Premium notes or loans used in payment of same,	14,418 99
Gross amount paid for losses and endowments,	<u>\$702,287 05</u>
Cash paid for surrendered policies,	213,050 66
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	277,354 20
Cash surrender values, including reconverted additions applied in payment of premiums,	57,310 89

Cash dividends paid policy-holders, \$38,729.06; applied in payment of premiums, \$176,112.11,	\$214,841 17
Premium notes or loans used in payment of dividends,	539,646 38

Total paid policy-holders, \$2,004,490 35

Cash paid for commissions to agents,	\$191,725 18
for salaries and travelling expenses of agents,	60,991 46
for medical examiners fees,	18,211 04
for salaries of officers and office employes,	87,602 33
for taxes and fees,	*6,716 84
for rent,	9,368 51
for commuting commissions,	10,442 56
for furniture and office fixtures,	2,416 60
for advertising,	2,431 34
for office, agency and incidental expenses,	79,672 43

Total disbursements, \$2,474,068 64

Balance, \$16,206,998 50

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$496,010 87
Loans on mortgage of real estate (first liens),	10,601,468 53
Loans on company's policies assigned as collateral,	350 00
Premium notes or loans on policies in force,	4,142,780 87
Cost value of stocks and bonds owned (schedule A),	337,333 90
Cash in company's office,	101,248 51
Cash deposited in bank,	453,045 13
Bills receivable,	20,518 62
Ledger balances,	46,742 07
Office furniture,	7,500 00

Ledger assets (as per balance), \$16,206,998 50

OTHER ASSETS.

Interest due and accrued,	\$551,768 19
Rents due and accrued,	1,087 14
Market value of stocks and bonds, over cost,	34,441 10
Uncollected premiums on policies in force,	\$155,952 56
Deferred premiums on policies in force,	276,737 00
Total,	\$432,689 56
Deduct loading (25 per cent.),	108,172 38
Net am't of uncollected and deferred prem's,	324,517 18

Total assets per company's books, \$17,118,812 11

* Total taxes paid,	\$27,041 77
Deducted from dividends,	20,924 93
	<u>\$6,716 84</u>

ITEMS NOT ADMITTED.

Ledger balances,	\$46,742 07	
Bills receivable,	20,518 62	
Office furniture,	7,500 00	
Total,	<hr/>	\$74,760 69
Total admitted assets,		\$17,044,051 42

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),		\$14,412,346 00
Death losses and matured endowments in process of adjustment,	\$148,128 61	
Claims resisted by the company,	27,800 00	
Total policy claims,	<hr/>	170,928 61
Unpaid dividends of surplus due policy-holders,		5,000 00
Accrued commissions,		2,500 00
Reserve on lapsed policies, entitled to paid-up policies,		7,827 00
Liabilities as to policy-holders,		\$14,598,601 61
Surplus as regards policy-holders,		2,445,449 81
Gross liabilities,		<hr/> \$17,044,051 42

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$4,294,285 52	
Premium notes or loans received during 1875,	759,281 32	
Total,	<hr/>	\$5,053,566 84
Used in payment of losses and claims,	\$59,767 57	
of surrendered policies and voided by lapse,	277,354 20	
of dividends to policy-hold- ers,	539,646 38	
Redeemed by maker in cash,	34,017 82	
Total,	<hr/>	910,785 97
Balance note assets, December 31, 1875,		\$4,142,780 87

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	25,005	\$49,058,950 00
Endowment policies,	9,695	14,785,938 00
All other policies,	702	1,461,138 00

New Policies Issued in 1875.

Whole-life policies,	5,311	11,587,146 00
Endowment policies,	558	758,296 00
All other policies,	185	462,059 00

Old Policies Revived during the year.

Whole-life policies,	210	\$503,529 00
Endowment policies,	101	155,846 00
All other policies,	8	12,200 00

Old Policies increased during the year.

Whole-life policies,	6	-
Additions by dividends,	-	178,654 00

Total number and amount,	41,781	\$78,908,751 00
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Policies ceased to be in force during the year.

Terminated by death,	353	\$742,483 00
by maturity,	43	53,683 00
by expiry,	1	110,071 00
by surrender,	920	1,549,326 00
by lapse,	3,353	7,124,191 00
by change and decrease,	5	496,477 00
Not taken,	678	1,708,305 00

Total terminated,	5,353	\$11,784,536 00
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Policies in force December 31, 1875.

Whole-life policies,	26,530	\$51,873,633 00
Endowment policies,	9,162	13,662,530 00
All other policies,	736	1,588,052 00
Totals,	36,428	\$67,124,215 00

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Par value.*	Market value.
United States 5-20 reg'd bonds,	\$100,000 00	\$381,551 17
" " currency bonds, 6s,	180,000 00	
Green Bay city (Wis.) bonds,	26,400 00	
Pope county (Minn.) bonds,	5,000 00	
	\$311,400 00	\$381,551 17

* Cost value, \$337,333.00.

**PENN MUTUAL LIFE INSURANCE COMPANY, PHILADEL-
PHIA, PENN.**

[Incorporated February 24, 1847. Commenced business May 26, 1847.]

SAMUEL C. HUEY, President.

Secretary, HENRY AUSTIE.

HORATIO S. STEPHENS, Vice-President.

Actuary, JAMES W. MASON.

Principal Office, 921 Chestnut Street.

Attorney to accept service, LEWIS G. LOWE, Bridgewater.

INCOME.

Total premium income,	\$1,112,705 55
Cash received for interest on stocks, bonds and loans,	296,458 83
for interest on other debts due the company,	12,361 64
for rents of company's property,	4,564 05
Premiums received for reinsurance: cash, \$159,979.53;	
notes, \$11,999.47,	171,979 00
Profit on sale of real estate,	72,318 22
Total income,	\$1,670,887 29
Net or ledger assets, December 31, 1874,	4,518,495 33
Total,	\$6,188,882 62

DISBURSEMENTS.

Cash paid for losses and additions,	\$306,762 21
Premium notes or loans used in payment of same,	9,522 05
Cash paid for matured endowments and additions,	8,921 72
Premium notes or loans used in payment of same,	2,778 28
Gross amount paid for losses and endowments,	\$327,984 26
Received for losses on policies reinsured,	10,000 00
Net amount paid for losses and endowments,	\$317,984 26
Cash paid for surrendered policies,	105,200 37
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	52,259 04
Cash dividends paid policy-holders, applied in payment of premiums,	211,122 83
Premium notes or loans used in payment of dividends,	74,798 67
Total paid policy-holders,	\$761,365 17
Cash paid for commissions to agents,	\$64,896 77
for salaries and travelling expenses of agents,	30,819 71
for medical examiners' fees,	8,173 00
for salaries and office expenses,	43,658 17
for taxes and fees,	10,297 03
for rent,	10,184 08
for commuting commissions,	1,030 15
for advertising,	13,405 92

Cash paid for miscellaneous expenses,	\$14,464 34
Total disbursements,	<u>\$958,294 34</u>
Balance,	\$5,230,588 28

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$349,186 53
Loans on mortgage of real estate (first liens),	1,971,308 84
Loans on collateral security (schedule A),	150,871 40
Loans on company's policies assigned as collateral,	3,844 29
Premium notes or loans on policies in force,	700,354 93
Cost value of stocks and bonds owned (schedule B),	1,656,493 24
Cash in company's office,	2,147 23
Cash deposited in bank,	189,769 39
Bills receivable,	2,000 00
Agents' ledger balances,	17,953 48
Premiums charged up in December,	68,974 34
Office furniture,	12,984 61
Scrip. of company,	<u>104,700 00</u>
Ledger assets (as per balance),	\$5,230,588 28

OTHER ASSETS.

Interest due and accrued,	73,677 81
Rents due and accrued,	688 73
Market value of real estate, over cost,	37,605 50
Market value of stocks and bonds, over cost,	128,232 49
Uncollected premiums on policies in force,	\$14,348 37
Deferred premiums on policies in force,	<u>48,463 56</u>
Total,	\$62,811 93
Deduct loading* (12½ per cent.),	16,467 45
Net am't of uncollected and deferred prem's,	<u>46,344 48</u>
Total assets per company's books,	\$5,517,137 29

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$12,984 61
Agents' balances,	17,953 48
Bills receivable,	2,000 00
Total,	<u>32,938 09</u>
Total admitted assets,	\$5,484,199 20

* Including loading on premiums, charged up in December.

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$4,519,427 00
Deduct net value of reinsured risks,	47,325 00
Net premium reserve,	\$4,472,102 00
Death losses and matured endowments in process of adjustment,	\$57,920 00
Claims resisted by the company,	33,000 00
Total policy claims,	90,920 00
Unpaid dividends of surplus due policy-holders,	20,000 00
Scrap held by the company,	104,700 00
Liabilities as to policy-holders,	\$4,687,722 00
Surplus as regards policy-holders,	796,477 20
Gross liabilities,	\$5,484,199 20

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$646,552 85
Premium notes or loans received during 1875,	202,574 25
Total,	\$849,127 10
Used in payment of losses and claims,	\$12,900 33
of surrendered policies and voided by lapse,	52,259 04
of dividends to policy-hold- ers,	74,798 67
Redeemed by maker in cash,	9,414 13
Total,	148,772 17
Balance note assets, December 31, 1875,	\$700,354 93

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	6,892	\$21,610,132 00
Endowment policies,	1,282	2,885,227 00
All other policies,	1	20,000 00
Reversionary additions,	-	5,812 00

New Policies Issued in 1875.

Whole-life policies,	1,417	4,532,076 00
Endowment policies,	675	1,878,682 00
All other policies,	1	2,500 00

Old Policies Revived during the year.

Whole-life policies,	44	67,917 00
Endowment policies,	104	46,459 00

Old Policies increased during the year.

Whole-life policies,	1	1,201 00
Endowment policies,	2	20,000 00

Additions by dividends,	-	\$7,708 00
Total number and amount,	10,419	\$31,077,714 00

Policies ceased to be in force during the year.

Terminated by death,	106	\$320,904 00
by maturity,	6	11,700 00
by surrender,	205	621,979 00
by lapse,	401	1,166,754 00
by change and decrease,	3	117,610 00
Not taken,	153	449,100 00
Total terminated,	874	\$2,688,047 00

Policies in force December 31, 1875.

Whole-life policies,	7,677	\$23,979,514 00
Endowment policies,	1,867	4,396,825 00
All other policies,	1	2,500 00
Reversionary additions,	-	10,828 00
Totals,	9,545	\$28,389,667 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Personal loans, secured,	\$652,030 00	\$119,500 00
No. Am. Mut. Life. Ins. Co. stock,	-	31,371 40
		\$150,871 40

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States reg'd bonds,	\$260,727 50	\$302,520 50
Philadelphia city loan, 6s,	182,351 13	201,400 00
Harrisburg city water bonds, 6s,	50,150 00	59,000 00
Alleghany county loan, 5s,	9,000 00	9,600 00
Louisville city bonds, 7s,	43,500 00	50,000 00
" " loan, 6s,	7,141 00	9,800 00
St. Louis city loan, 6s,	25,030 00	29,400 00
Canton city water bonds, 10s,	30,000 00	30,000 00
Pennsylvania R. R. mortgage bonds, 6s,	100,150 00	108,650 00
Reading R. R. mortgage bonds, 7s,	103,000 00	105,625 00
Lehigh Valley R. R. bonds, 7s,	50,000 00	55,500 00
United Canal and R. R. bonds, 6s,	46,250 00	50,000 00
West Chester R. R. bonds, 7s,	75,128 00	78,750 00
No. Pennsylvania R. R. bonds,	103,625 00	107,125 00
Susquehanna Canal Co. bonds, 6s,	48,000 00	51,000 00
American S. S. Co. bonds, 6s,	25,000 00	19,500 00
500 shares Northern Central R. R.,	21,923 25	17,500 00
100 " Western Nat'l Bank,	6,862 50	8,100 00

209 shares Commercial Nat'l Bank, . . .	\$11,035 25	\$13,167 00
50 " Girard Nat'l Bank, . . .	2,000 00	3,150 00
100 " Corn Exchange Nat'l Bank, . . .	5,000 00	7,000 00
50 " Mechanics' Bank of St. Louis, . . .	4,950 50	5,000 00
250 " Del. Mut. Safety Ins. Co., . . .	6,250 00	7,000 00
212 " Girard Life Ins., Annu. and Trust Co.,	5,575 38	9,540 00
76 " North America Bank,	10,168 00	19,700 00
Cincinnati city bonds, 7 3-10s,	107,427 50	108,950 00
Stony Creek R. R. bonds, 7s,	49,000 00	50,000 00
Phoenix Iron Co. bonds, 7s,	49,500 00	50,000 00
Del. and Bound Brook R. R. bonds, 7s,	50,000 00	50,000 00
Ill. and St. Louis R. R. and Coal Co. bonds, 8s,	100,000 00	100,000 00
525 shares Railway Pass. Ins. Co.,	52,500 00	52,500 00
100 " Centennial stock,	1,000 00	1,000 00
Philadelphia city warrants,	14,248 23	14,248 23
	<u>\$1,656,493 24</u>	<u>\$1,784,725 73</u>

PHENIX MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1851. Commenced business May, 1851.]

PAID-UP CAPITAL, \$100,000.

AARON C. GOODMAN, *President.* Secretary, JNO. M. HOLCOMBE.

JONA. B. BUNCE, *Vice-President.*

Principal Office, Hartford.

Attorney to accept service, WM. H. GUILD, Boston.

INCOME.

Total premium income,	\$2,620,069 85
Cash received for interest on stocks, bonds and loans,	678,296 00
Total income,	<u>\$3,298,365 85</u>
Net or ledger assets, December 31, 1874,	9,143,560 38
Total,	<u>\$12,441,926 23</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$812,637 99
Premium notes or loans used in payment of same,	49,272 94
Cash paid for matured endowments and additions,	24,688 31
Premium notes or loans used in payment of same,	4,311 69
Gross amount paid for losses and endowments,	<u>\$890,910 93</u>
Received for losses and claims on policies reinsured,	4,717 54
Net amount paid for losses and endowments,	<u>\$886,193 39</u>
Cash paid for surrendered policies,	23,843 41
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	382,766 29

Cash dividends paid policy-holders, applied in payment of premiums,	\$563,000 79
Premium notes or loans used in payment of dividends,	78,721 67
Total paid policy-holders,	\$1,934,525 55
Cash paid for dividends to stockholders,	\$6,000 00
for commissions to agents,	195,607 34
for salaries and travelling expenses of agents,	89,042 04
for medical examiners' fees,	14,130 39
for salaries of officers and office employes,	43,681 55
for taxes and fees,	63,256 15
for rent,	4,800 00
for furniture and office fixtures,	2,043 89
for office, agency and incidental expenses,	97,648 42
Total disbursements,	\$2,450,735 33
Balance,	\$9,991,190 90

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$60,768 00
Loans on mortgage of real estate (first liens),	5,488,652 82
Loans on collateral security (schedule A),	53,500 00
Premium notes or loans on policies in force,	3,363,978 54
Cost value of stocks and bonds owned (schedule B),	558,078 00
Cash in company's office and deposited in bank,	323,222 37
Bills receivable, secured,	58,991 17
Stockholders' notes,*	84,000 00
Ledger assets (as per balance),	\$9,991,190 90

OTHER ASSETS.

Interest due and accrued,	138,105 22
Market value of stocks and bonds, over cost,	41,957 00
Uncollected premiums on policies in force,	\$29,299 98
Deferred premiums on policies in force,	102,536 05
Total,	\$131,836 03
Deduct loading (15 per cent.),	19,775 40
Net am't of uncollected and deferred prem's,	112,060 63
Furniture and fixtures,	9,606 58
Total assets per company's books,	\$10,292,920 33

ITEMS NOT ADMITTED.

Furniture and fixtures,	9,606 58
Total admitted assets,	\$10,283,313 75

* Called in since January 1.

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$9,968,287 00
Deduct net value of reinsured risks,	5,596 00
Net premium reserve,	<u>\$9,962,691 00</u>
Death losses and matured endowments in process of adjustment,	\$193,850 00
Claims resisted by the company,	52,000 00
Total policy claims,	<u>245,850 00</u>
Liabilities as to policy-holders,	\$10,208,541 00
Surplus as regards policy-holders,	74,772 75
Gross liabilities,	<u>\$10,283,313 75</u>

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$3,639,330 00
Premium notes or loans received during 1875,	254,569 00
Total,	<u>\$3,893,899 00</u>
Used in payment of losses and claims,	\$53,584 63
of surrendered policies and voided by lapse,	382,766 29
of dividends to policy-holders,	78,721 67
Redeemed by maker in cash,	14,847 87
Total,	<u>529,920 46</u>
Balance note assets, December 31, 1875,	\$3,363,978 54

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	24,821	\$56,758,678 00
Endowment policies,	8,593	12,359,147 00
All other policies,	4	4,000 00
Reversionary additions,	-	89,280 00

New Policies Issued in 1875.

Whole-life policies,	3,535	5,900,821 00
Endowment policies,	1,270	1,213,306 00

Old Policies Revived during the year.

Whole-life policies,	140	371,690 00
Endowment policies,	158	296,300 00

Old Policies increased during the year.

Whole-life policies,	-	4,500 00
Endowment policies,	-	1,250 00
Additions by dividends,	-	13,846 00

Total number and amount,	38,521	\$77,012,818 00
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Policies ceased to be in force during the year.

Terminated by death,	370	\$894,993 00
by maturity,	17	29,000 00
by surrender,	143	266,361 00
by lapse,	4,857	9,551,966 00
by change and decrease,	1,497	3,777,100 00
Not taken,	1,356	2,246,212 00
Total terminated,	8,240	\$16,765,632 00

Policies in force December 31, 1875.

Whole-life policies,	22,567	\$49,678,668 00
Endowment policies,	7,710	10,466,392 00
All other policies,	4	4,000 00
Reversionary additions,	—	103,126 00
Totals,	30,281	\$60,247,186 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Quincy, Pacific and Mo. R. R. bonds,	\$35,000 00	\$35,000 00
688 shares Willimantic Linen Co.,	51,600 00	10,000 00
102 " Chicago Nat'l Bank,	11,322 00	8,500 00
	\$97,922 00	\$53,500 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$263,464 00	\$294,300 00
Tennessee state bonds,	19,475 00	11,700 00
Indiana Central R. R. bonds, 10s,	7,600 00	8,000 00
Valley Falls township bonds, 7s,	14,835 00	14,835 00
Mattoon city bonds, 10s,	34,970 00	36,000 00
So. Minnesota R. R. bonds,	35,000 00	10,000 00
Benton Harbor and St. Joseph school bonds,	17,000 00	17,000 00
200 shares Charter Oak Nat'l Bank, Hartford,	19,662 00	26,200 00
200 " First Nat'l Bank, Hartford,	22,255 00	28,000 00
35 " Aetna Nat'l Bank, Hartford,	3,500 00	4,550 00
100 " Mercantile Nat'l Bank, Hartford,	6,950 00	13,000 00
400 " American Nat'l Bank, Hartford,	21,293 00	30,000 00
70 " Farm. and Mechanics' Nat'l Bank, Hartford,	8,724 00	9,170 00
200 " Phoenix Nat'l Bank, Hartford,	26,000 00	32,000 00
100 " First Nat'l Bank, Massillon, O.,	10,000 00	13,000 00
250 " Toledo Nat'l Bank, Toledo, O.,	25,000 00	25,000 00
50 " U. S. Trust Co., Hartford,	5,000 00	5,000 00
284 " Hartford City Gas-Light Co.,	7,350 00	12,780 00
100 " Security Co., Hartford,	10,000 00	9,500 00
	\$558,078 00	\$600,035 00

PROVIDENT LIFE AND TRUST COMPANY, PHILADELPHIA, PA.

* [Incorporated March 22, 1865. Commenced business July 28, 1865.]

PAID-UP CAPITAL, \$500,000.

SAMUEL R. SHIPLEY, *President.* Vice-President, WM. C. LONGSTRETH.

Actuary, ROWLAND PARRY.

Principal Office, 108 South Fourth Street, Philadelphia.

Attorney to accept service, GILBERT C. HOAG, Boston.

INCOME.

Total premium income,	\$721,834 39
Cash received for interest on stocks, bonds and loans,	138,824 92
for interest on other debts due the company,	10,000 00
for rents of company's property,	575 00
for profits on bonds, stocks or gold sold,	17,272 54
Total income,	\$888,506 85
Net or ledger assets, December 31, 1874,	2,441,518 42
Total,	\$3,330,025 27

DISBURSEMENTS.

Cash paid for losses and additions,	\$126,621 00
for matured endowments and additions,	168 85
Gross amount paid for losses and endowments,	\$126,789 85
Cash paid to annuitants,	3,662 51
for surrendered policies,	30,190 38
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	5,740 35
Cash surrender values, including reconverted additions applied in payment of premiums,	2,496 47
Cash dividends paid policy-holders, \$2,170.25; applied in payment of premiums, \$85,065.36,	87,235 61
Premium notes or loans used in payment of dividends,	13,809 81
Total paid policy-holders,	\$269,924 98
Cash paid for commissions to agents,	\$58,662 78
for salaries and travelling expenses of agents,	12,858 02
for medical examiners' fees,	8,981 00
for salaries of officers and office employes,	26,928 67
for taxes and fees,	7,977 86
for rent,	2,779 40
for furniture and office fixtures,	1,380 04
for advertising,	2,791 71
for other items,	11,565 15
Total disbursements,	\$398,844 61
Balance,	\$2,931,180 66

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$113,676 29
Loans on mortgage of real estate (first liens),	700,037 81
Loans on collateral security (schedule A),	764,835 46
Premium notes or loans on policies in force,	103,787 56
Cost value of stocks and bonds owned (schedule B),	1,229,449 97
Cash in company's office,	4,393 57
Cash deposited in bank,	15,000 00
Gross ledger assets (as per balance),	\$2,931,180 66

OTHER ASSETS.

Interest due and accrued,	14,284 68
Rents due and accrued,	50 00
Market value of stocks and bonds, over cost,	19,878 28
Uncollected premiums on policies in force,	\$81,524 60
Deferred premiums on policies in force,	78,177 69
Total,	\$159,702 29
Deduct loading (20 per cent.),	31,940 45
Net am't of uncollected and deferred prem's,	127,761 84
Furniture and fixtures,	6,000 00
Total assets per company's books,	\$3,093,155 46

ITEMS NOT ADMITTED.

Furniture and fixtures,	6,000 00
Total admitted assets,	\$3,093,155 46

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$2,342,027 00
Death losses and matured endowments in process of adjustment,	\$8,017 00
Due and unpaid on annuity claims,	67 52
Total policy claims,	8,084 52
Unpaid dividends of surplus due policy-holders,	6,426 09
Due for salaries, rent and office expenses,	237 00
Liabilities as to policy-holders,	\$2,356,774 61
Surplus as regards policy-holders,	736,380 85
Gross liabilities,	\$3,093,155 46

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$108,369 68
Premium notes or loans received during 1875,	24,079 57
Total,	\$132,449 25

Used in payment of surrendered policies and voided by lapse,	\$5,740 35	
of dividends to policy-hold- ers,	13,809 81	
Redeemed by maker in cash,	9,111 53	
Total,	<hr/>	\$28,661 69
Balance note assets, December 31, 1875,		\$103,787 56

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	1,948	\$5,865,460 00
Endowment policies,	3,934	11,374,159 00
All other policies,	111	419,250 00
Reversionary additions,	-	55,608 00

New Policies Issued in 1875.

Whole-life policies,	302	982,391 00
Endowment policies,	899	2,962,373 00
All other policies,	37	157,700 00

Old Policies Revived during the year.

Whole-life policies,	4	12,100 00
Endowment policies,	8	19,500 00

Old Policies increased during the year.

Whole-life policies,	-	1,560 00
Endowment policies,	1	5,000 00
Additions by dividends,	-	18,046 00

Total number and amount,	7,244	\$21,873,147 00
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Policies ceased to be in force during the year.

Terminated by death,	33	\$111,968 00
by expiry,	17	83,500 00
by surrender,	249	667,408 00
by lapse,	423	1,277,204 00
change and decrease,	1	70,567 00
Not taken,	65	183,090 00

Total terminated,	788	\$2,393,737 00
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Policies in force December 31, 1875.

Whole-life policies,	2,059	\$6,292,689 00
Endowment policies,	4,282	12,685,721 00
All other policies,	115	435,950 00
Reversionary additions,	-	65,050 00
Totals,	6,456	\$19,479,410 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
134 shares Crane Iron Co.,	\$6,700 00	\$5,175 60
300 " Pennsylvania R. R.,	15,600 00	13,692 71
Phila. and Reading R. R. cons'd bonds, 7s, .	109,500 00	97,400 00
Susquehanna Coal Co. bonds, 6s,	18,000 00	9,756 95
150 shares Delaware Ave. Market Co., . . .	15,000 00	13,201 00
10 " Lehigh Coal and Nav. Co.,	500 00	300 00
20 " Manufacturers' Nat'l Bank,	570 00	500 00
600 " Buck Mountain Coal Co.,	18,000 00	14,775 82
Phila. and Erie R. R. Co. bonds, 7s,	4,400 00	3,658 86
131 shares Thomas Iron Co.,	7,860 00	6,298 50
1,174 " Cambria Iron Co.,	18,784 00	13,706 00
1,200 " Lehigh Valley R. R. Co.,	74,400 00	58,760 00
Reading Coal and Iron Co. mortgage bond, 7s,	10,800 00	6,077 27
80 shares Nesquehoning R. R.,	4,480 00	3,916 00
500 " Catawissa R. R. preferred,	22,000 00	12,739 25
Reading and Columbia mortgage bonds, . .	5,400 00	4,877 50
3,020 shares Pennsylvania R. R.,	157,040 00	127,843 76
2,000 " Lehigh Valley R. R.,	124,000 00	97,941 66
1,000 " Schuylkill Nav. Co. preferred, . .	15,500 00	11,746 00
2,500 " Catawissa R. R. preferred,	110,000 00	80,357 47
500 " Lehigh Coal and Nav. Co.,	25,000 00	20,000 00
Pennsylvania R. R. mortgage bonds, . . .	20,600 00	15,666 67
Lehigh and Wilkesbarre Coal Co. bonds, . .	60,000 00	48,211 11
Phila. and Reading R. R. bonds, 7s,	109,500 00	98,233 33
	<hr/>	<hr/>
	\$948,634 00	\$761,835 46

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds, 5s,	\$232,000 00	\$234,000 00
Philadelphia city bonds, 6s,	294,651 25	299,801 25
New Jersey state bonds, 6s,	6,000 00	6,180 00
Pennsylvania bonds, 6s,	95,000 00	103,000 00
Lehigh Valley R. R. bonds, 6s,	99,000 00	97,500 00
Lehigh Coal and Nav. Co. bonds, 7s,	101,000 00	101,500 00
St. Louis county bonds (gold), 6s,	101,750 00	101,750 00
Schuylkill Navigation Co. bonds, 6s,	24,577 75	26,322 00
Reading Coal and Iron Co. bonds, 7s,	12,825 00	12,150 00
“ “ “ “	14,850 00	14,850 00
United Companies of N. J. bonds, 6s,	13,882 50	15,150 00
Penn. and N. Y. Canal and R. R. bonds, 7s,	29,050 00	32,100 00
Pittsburg city water loan bonds, 7s,	25,250 00	25,750 00
Susquehanna Coal Co. bonds, 6s,	15,625 00	14,950 00
Summit Branch R. R. bonds, 7s,	24,503 47	25,000 00
District of Columbia bonds, 3-65s,	36,072 50	34,250 00

Belvidere and Del. R. R. 1st mortg. bonds, 6s,	\$50,000 00	\$50,000 00
W. Cramp & Son, Ship and Engine Co. bonds, 7s,	25,000 00	25,375 00
Allegheny Valley R. R. bonds,	28,412 50	29,700 00
	<u>\$1,229,449 97</u>	<u>\$1,249,328 25</u>

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW
YORK, NEW YORK.

[Incorporated February 25, 1875. Commenced business August 10, 1875.]

PAID-UP CAPITAL, \$125,000.

GEORGE WALKER, *President.* Secretary, JAMES L. GOODRIDGE.

SHEPPARD HOMANS, *Vice-President and Actuary.*

Principal Office, 195 Broadway.

Attorney to accept service, STEPHEN P. WARDWELL, Boston.

INCOME.

Total premium income,	\$15,813 58
Cash received for interest on stocks, bonds and loans,	3,382 84
Borrowed money,	9,950 00
Total income,	<u>\$29,146 42</u>
Ledger assets at commencement of business,	125,000 00
Total,	<u>\$154,146 42</u>

DISBURSEMENTS.

Cash paid for salaries and travelling expenses of agents,	\$4,681 18
for medical examiners' fees,	132 44
for salaries of officers and office employes,	7,002 75
for furniture and office fixtures,	2,190 69
for advertising,	5,149 11
for office, agency and incidental expenses,	4,354 61
Total disbursements,	<u>\$23,510 78</u>
Balance,	<u>\$130,635 64</u>

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of stocks and bonds owned (schedule A),	\$125,000 00
Cash in the company's office,	1,912 26
Cash deposited in bank,	3,405 80
Bills receivable,	142 45
Agents' ledger balances,	175 13
Ledger assets (as per balance),	<u>\$130,635 64</u>

OTHER ASSETS.

Uncollected premiums on policies in force,	\$1,705 23	
Deferred premiums on policies in force,	11,031 04	
Total,	<u>\$12,736 27</u>	
Deduct loading (10 per cent.),	1,273 62	
Net am't of uncollected and deferred prem's,	<u></u>	\$11,462 65
Total assets per company's books,		<u>\$142,098 29</u>

ITEMS NOT ADMITTED.

Agents' balances,	\$175 13	
Bills receivable,	142 45	
Total,	<u></u>	317 58
Total admitted assets,		<u>\$141,780 71</u>

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$12,332 00	
Due for salaries, rent and office expenses,	3,200 19	
Due for borrowed money,	9,950 00	
All other liabilities: deposits for future endowments, \$699.31; miscellaneous bills, \$1,200,	<u>1,899 31</u>	
Liabilities as to policy-holders,	\$27,381 50	
Surplus as regards policy-holders,	114,399 21	
Gross liabilities,		<u>\$141,780 71</u>

EXHIBIT OF POLICIES.

New Policies Issued in 1875.

	Number.	Amount.
Whole-life policies,	87	\$242,000 00
Endowment policies,	9	27,000 00
All other policies,	191	658,100 00
Total number and amount,	287	<u>\$927,100 00</u>

Policies ceased to be in force during the year.

Terminated by lapse,	5	\$17,000 00
Not taken,	18	52,500 00
Total terminated,	23	<u>\$69,500 00</u>

Policies in force December 31, 1875.

Whole-life policies,	81	\$221,000 00
Endowment policies,	9	27,000 00
All other policies,	174	609,600 00
Totals,	264	<u>\$857,600 00</u>

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Par value.*	Cost value.
United States bonds, 6s,	\$25,000 00	\$29,953 12
" " 5-20 bonds, 1865,	25,000 00	29,671 88
" " " " 1867,	54,500 00	65,375 00
	<u>\$104,500 00</u>	<u>\$125,000 00</u>

SECURITY LIFE INSURANCE AND ANNUITY COMPANY, NEW YORK.

[Incorporated January 17, 1862. Commenced business January 18, 1862.]

PAID-UP CAPITAL, \$110,000.

ROBERT L. CASE, *President.**Secretary,* ISAAC H. ALLEN.THOS. R. WETMORE, *Vice-President.**Actuary,* ROBERT L. CASE, Jr.*Principal Office, New York.**Attorney to accept service,* JOHN W. FLETCHER, *Boston.*

INCOME.

Total premium income,	\$1,222,358 22
Cash received for interest on stocks, bonds and loans,	132,641 12
for profits on bonds, stocks or gold sold,	14,435 42
Total income,	<u>\$1,369,434 76</u>
Net or ledger assets, December 31, 1874,	2,654,009 65
Total,	<u>\$4,023,444 41</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$332,033 50
Premium notes or loans used in payment of same,	32,920 30
Cash paid for matured endowments and additions,	6,226 53
Premium notes or loans used in payment of same,	2,773 47
Gross amount paid for losses and endowments,	<u>\$378,953 80</u>
Cash paid to annuitants,	2,971 61
for surrendered policies,	127,929 81
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	237,363 91
Cash dividends paid policy-holders, applied in payment of premiums,	50,595 11
Premium notes or loans used in payment of dividends,	3,682 57
Total paid policy-holders,	<u>\$796,496 81</u>

* Market value not given.

Cash paid for dividends to stockholders,	\$13,360 00
for commissions to agents,	156,307 31
for medical examiners' fees,	3,847 95
for salaries of officers and office employes,	29,250 00
for taxes and fees,	20,096 41
for rent,	15,958 42
for advertising,	6,609 11
for office, agency and incidental expenses,	22,173 97
Total disbursements,	<u>\$1,064,099 98</u>
Balance,	<u>\$2,959,344 43</u>

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$460,875 00
Loans on mortgage of real estate (first liens),	30,682 80
Loans on collateral security (schedule A),	1,664 00
Loans on company's policies assigned as collateral,	2,827 44
Premium notes or loans on policies in force,	*1,633,205 40
Cost value of stocks and bonds owned (schedule B),	592,197 75
Cash in company's office,	32,818 11
Cash deposited in bank,	172,890 57
Bills receivable,	9,190 49
Agents' ledger balances,	22,992 87
Ledger assets (as per balance),	<u>\$2,959,344 43</u>

OTHER ASSETS.

Interest due and accrued,	90,297 18
Market value of stocks and bonds, over cost,	50,346 00
Uncollected premiums on policies in force,	\$378,600 00
Deferred premiums on policies in force,	391,620 00
Total,	<u>\$770,120 00</u>
Deduct loading (20 per cent.),	154,024 00
Net am't of uncollected and deferred prem's,	<u>616,096 00</u>
Furniture and fixtures,	21,286 88
Total assets per company's books,	<u>\$3,737,370 49</u>

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$21,286 88
Agents' balances,	22,992 87
Bills receivable,	9,190 49
Total,	<u>53,470 24</u>
Total admitted assets,	<u>\$3,683,900 25</u>

* Including \$381,841.10 on paid-up policies.

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$3,390,231 00	
Deduct net value of reinsured risks,	9,816 00	
Net premium reserve,		\$3,380,415 00
Death losses and matured endowments in process of adjustment,	\$70,915 00	
Claims resisted by the company,	22,500 00	
Total policy claims,		93,415 00
Unpaid dividends of surplus due policy-holders,		7,580 00
due stockholders,		801 00
Due for salaries, rent and office expenses,		1,200 00
All other liabilities: premiums for reinsurance,		1,477 25
Liabilities as to policy-holders,		\$3,484,888 25
Surplus as regards policy-holders,		199,012 00
Gross liabilities,		\$3,683,900 25

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$1,689,181 53	
Premium notes or loans received during 1875,	220,764 12	
Total,		\$1,909,945 65
Used in payment of losses and claims,	\$35,693 77	
of surrendered policies and voided by lapse,	237,363 91	
of dividends to policy-holders,	3,682 57	
Total,		276,740 25
Balance note assets, Dec. 31, 1875,		\$1,633,205 40

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	7,726	\$19,495,068 00
Endowment policies,	1,637	2,492,425 00
All other policies,	728	1,388,181 00
Reversionary additions,	-	19,581 00

New Policies Issued in 1875.

Whole-life policies,	1,438	2,314,731 00
Endowment policies,	166	191,449 00
All other policies,	30	23,304 00

Old Policies Revived during the year.

Whole-life policies,	39	60,500 00
Endowment policies,	4	11,500 00
All other policies,	5	7,800 00

140 LIFE INSURANCE COMPANIES [Dec. 31,

Additions by dividends, - \$3,553 00

Total number and amount, 11,773 \$26,008,092 00

Policies ceased to be in force during the year.

Terminated by death, 149 \$341,466 00
by maturity, 6 9,000 00
by expiry, 16 83,500 00
by surrender, 378 906,108 00
by lapse, 1,228 2,873,364 00
by change and decrease, 323 728,718 00
Not taken, 324 448,667 00

Total terminated, 2,424 \$5,390,823 00

Policies in force December 31, 1875.

Whole-life policies, 7,237 \$17,444,777 00
Endowment policies, 1,554 2,154,094 00
All other policies, 558 999,799 00
Reversionary additions, - 18,599 00
Totals, 9,349 \$20,617,269 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
Bayoone city bond,	\$1,000 00	\$950 00
Panama R. R. stock,	910 00	714 00
	<hr/> \$1,910 00	<hr/> \$1,664 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$520,904 00	\$571,250 00
District of Columbia bonds,	56,293 75	56,293 75
S. C. bond,	15,000 00	15,000 00
	<hr/> \$592,197 75	<hr/> \$642,543 75

TRAVELERS' INSURANCE COMPANY (LIFE DEPARTMENT),
HARTFORD, CONN.

[Incorporated June 17, 1863. Commenced business July, 1866.]

JAMES G. BATTERSON, *President.*

Secretary, RODNEY DENNIS.

GUSTAVUS F. DAVIS, *Vice-President.*

Actuary, GEORGE ELLIS.

Principal Office, Hartford.

Attorney to accept service, CHAS. G. C. PLUMMER, Boston.

INCOME.

Total premium income,	\$528,370 17
Cash received for interest on stocks, bonds and loans,	166,949 02
for interest on other debts due the company,	4,326 46
as discount on claims paid in advance,	451 14
for rents of company's property,	1,498 97
for profits on bonds, stocks or gold sold,	5,818 77
Total income,	\$707,414 53
Net or ledger assets, December 31, 1874,	1,980,475 43
Total,	\$2,637,889 96

DISBURSEMENTS.

Cash paid for losses and additions,	\$162,570 62
Received for losses and claims on policies reinsured,	8,000 00
Net amount paid for losses and endowments,	\$154,570 62
Cash paid to annuitants,	1,150 00
for surrendered policies,	26,274 03
Total paid policy-holders,	\$181,994 65
Cash paid for commissions to agents,	\$53,579 22
for salaries and travelling expenses of agents,	18,749 80
for medical examiners' fees,	10,718 54
for salaries of officers and office employes,	13,642 66
for taxes and fees,	3,634 66
for rent,	404 14
for advertising,	19,719 82
for office, agency and incidental expenses,	20,117 14
Total disbursements,	\$322,560 63
Balance,	\$2,315,329 33

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$37,688 21
Loans on mortgage of real estate (first liens),	1,784,977 50

Cost value of stocks and bonds owned,*	\$366,205 13
Cash in company's office,	589 83
Cash deposited in bank,	75,868 66
Ledger assets (as per balance),	<u>\$2,315,329 33</u>

OTHER ASSETS.

Interest due and accrued,	69,791 35
Market value of stocks and bonds, over cost,	12,669 87
Uncollected premiums on policies in force,	\$92,391 37
Deferred premiums on policies in force,	63,124 87
Total,	<u>\$155,516 24</u>
Deduct loading (12 per cent.),	18,661 94
Net am't of uncollected and deferred prem's,	<u>136,854 30</u>
Total assets of Life Department,	\$2,534,644 85
Total assets of Accident Department,	1,148,054 34
Gross assets,	<u>\$3,682,699 19</u>

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$2,255,927 00
Deduct net value of reinsured risks,	19,257 00
Net premium reserve,	<u>\$2,236,670 00</u>
Death losses and matured endowments in process of adjustment,	\$46,200 00
Claims resisted by the company,	6,825 00
Total policy claims,	<u>53,025 00</u>
Liabilities as to policy-holders in Life Department,	\$2,289,695 00
Liabilities as to policy-holders in Accident Department,.	267,917 45
Gross liabilities,	<u>\$2,557,612 45</u>
Surplus as regards policy-holders,	\$1,125,086 74

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	7,827	\$15,014,405 00
Endowment policies,	1,913	2,701,308 00
All other policies,	96	256,360 00

New Policies Issued in 1875.

Whole-life policies,	2,265	4,431,880 00
Endowment policies,	862	423,783 00
All other policies,	23	65,700 00

* For schedule, see Accident Department.

Old Policies Revived during the year.

Whole-life policies,	14	\$27,500 00
Endowment policies,	3	5,500 00
Total number and amount,	12,503	\$22,926,426 00

Policies ceased to be in force during the year.

Terminated by death,	80	\$166,564 00
by expiry,	18	49,500 00
by surrender,	43	45,198 00
by lapse,	1,049	2,012,975 00
by change and decrease,	290	648,125 00
Not taken,	512	839,950 00
Total terminated,	1,992	\$3,757,312 00

Policies in force December 31, 1875.

Whole-life policies,	8,501	\$16,253,172 00
Endowment policies,	1,927	2,689,992 00
All other policies,	83	225,950 00
Totals,	10,511	\$19,169,114 00

UNION MUTUAL LIFE INSURANCE COMPANY, AUGUSTA, ME.

[Incorporated July 17, 1848. Commenced business October 1, 1849.]

HENRY S. WASHBURN, *President.* Secretary, W. H. HOLLISTER.DANIEL SHARP, *Vice-President.* Actuary, DANIEL L. GALLUP.*Principal Office, Boston, Mass.**Attorney to accept service, HENRY CROCKER, Boston.*

INCOME.

Total premium income,	\$1,876,411 82
Cash received for interest on stocks, bonds and loans,	487,118 19
for interest on other debts due the company,	9,395 16
as discount on claims paid in advance,	559 95
for rents of company's property,	23,321 06
for profits on bonds, stocks or gold sold,	6,162 69
Total income,	\$2,402,968 87
Net or ledger assets, December 31, 1874,	7,997,904 65
Total,	\$10,400,873 52

DISBURSEMENTS.

Cash paid for losses and additions,	\$504,937 57
Premium notes or loans used in payment of same,	40,366 87
Cash paid for matured endowments and additions,	33,181 00

Premium notes or loans used in payment of same, . . .	\$12,396 00
Gross amount paid for losses and endowments, . . .	\$590,881 44
Cash paid to annuitants,	5,250 00
for surrendered policies,	138,776 62
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	332,060 87
Cash surrender values, including reconverted additions applied in payment of premiums,	96,687 35
Cash dividends paid policy-holders, applied in payment of premiums,	69,438 46
Premium notes or loans used in payment of dividends, . . .	157,894 67
Total paid policy-holders,	\$1,390,989 41
Cash paid for commissions to agents,	\$125,377 44
for salaries and travelling expenses of agents, . . .	129,873 88
for medical examiners' fees,	25,210 86
for salaries of officers and office employes, . . .	57,478 47
for taxes and fees,	21,853 46
for rent,	31,995 81
for commuting commissions,	18,036 34
for furniture and office fixtures,	10,712 35
for advertising, printing and stationery, . . .	32,733 88
for office, agency and incidental expenses, . . .	53,818 07
Total disbursements,	\$1,898,079 97
Balance,	\$3,502,793 55

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$275,000 00
Loans on mortgage of real estate (first liens), . . .	5,418,264 69
Loans on collateral security (schedule A),	35,676 44
Loans on company's policies assigned as collateral, . . .	16,483 50
Premium notes or loans on policies in force,	2,208,536 83
Cost value of stocks and bonds owned (schedule B), . . .	269,735 00
Cash in company's office,	17,995 48
Cash deposited in bank,	106,515 57
Bills receivable,	74,649 45
Agents' ledger balances,	79,936 59
Ledger assets (as per balance),	\$3,502,793 55

OTHER ASSETS.

Interest due and accrued,	\$173,347 50
Market value of real estate, over cost,	75,000 00
Market value of stocks and bonds, over cost,	7,899 00

Uncollected premiums on policies in force,	\$315,262 88	
Deduct loading (20 per cent.),	68,052 58	
Net am't of uncollected and deferred prem's,	<u> </u>	\$252,210 30
Total assets per company's books,		<u>\$9,313,250 35</u>

ITEMS NOT ADMITTED.

Agents' balances,	\$79,936 59	
Bills receivable,	74,649 45	
Total,	<u> </u>	154,586 04
Total admitted assets,		<u>\$9,158,664 31</u>

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$7,774,906 00	
Death losses and matured endowments in process of adjust- ment,	<u>142,600 00</u>	
Liabilities as to policy-holders,	\$7,917,506 00	
Surplus as regards policy-holders,	<u>1,241,158 31</u>	
Gross liabilities,		<u>\$9,158,664 31</u>

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,	\$2,313,466 32	
Premium notes or loans received during 1875,	865,140 05	
Total,	<u>\$3,178,606 37</u>	
Used in payment of losses and claims,	\$52,762 87	
of surrendered policies and voided by lapse,	332,060 87	
of dividends to policy-hold- ers,	157,894 67	
Redeemed by maker in cash,	<u>427,351 13</u>	
Total,		<u>970,069 54</u>
Balance note assets, December 31, 1875,		<u>\$2,208,536 83</u>

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	14,100	\$36,463,234 00
Endowment policies,	7,082	11,510,736 00
All other policies,	576	1,233,400 00

New Policies Issued in 1875.

Whole-life policies,	4,932	10,537,975 00
Endowment policies,	806	1,114,142 00
All other policies,	262	479,200 00

Old Policies Revived during the year.

Whole-life policies,	4	\$16,000 00
Endowment policies,	9	16,750 00

Old Policies Increased during the year.

Whole-life policies,	-	3,000 00
Endowment policies,	-	13,950 00

Total number and amount,	27,771	\$61,388,387 00
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Policies ceased to be in force during the year.

Terminated by death,	227	\$524,930 00
by maturity,	22	45,577 00
by expiry,	3	8,000 00
by surrender,	794	1,865,548 00
by lapse,	3,161	8,736,898 00
by change and decrease,	-	511,249 00
Not taken,	1,442	2,955,810 00

Total terminated,	5,649	\$14,648,012 00
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Policies in force December 31, 1875.

Whole-life policies,	14,832	\$35,301,903 00
Endowment policies,	6,667	10,172,872 00
All other policies,	623	1,265,600 00
Totals,	22,122	\$46,740,375 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
51 shares Third Avenue R. R.,	\$6,630 00	\$7,451 44
Col., Chicago and Ind. Cen. R. R. bonds,	2,800 00	
Utah Southern R. R. bonds,	13,600 00	
St. Joseph city bonds,	2,000 00	
100 shares Hartford Fire Ins. Co.,	20,000 00	13,125 00
4 " Norway Plains Co.,	3,000 00	2,000 00
5 " Boston Lead Co.,	5,500 00	2,500 00
5 " Holyoke Water Power Co.,	1,000 00	600 00
	\$54,530 00	\$35,676 44

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$116,907 50	\$125,184 00
Maine state bonds, 6s,	100,200 00	101,000 00
Newcastle town (note) bonds,	2,000 00	2,000 00
Providence city bonds,	11,177 50	11,200 00
Richmond city bonds,	10,260 00	10,250 00
Elizabeth city bonds,	19,200 00	20,000 00
100 shares Metropolitan Nat. Bank,	10,000 00	10,000 00
	\$269,735 00	\$279,634 00

UNITED STATES LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated February, 1850. Commenced business March, 1850.]

PAID-UP CAPITAL, \$250,000.

JOHN E. DEWITT, *President.**Secretary,* CHAS. P. FRALEIGH.*Actuary,* WILLIAM D. WHITING.*Principal Office, New York.**Attorney to accept service,* WALBRIDGE A. FIELD, *Boston.*

INCOME.

Total premium income,	\$929,304 02
Cash received for interest and rents,	275,883 04
Total income,	\$1,205,187 06
Net or ledger assets, December 31, 1874,	4,211,464 27
Total,	\$5,416,651 33

DISBURSEMENTS.

Cash paid for losses and additions,	\$281,186 45
for matured endowments and additions,	9,511 42
Gross amount paid for losses and endowments,	\$290,697 87
Received for losses and claims on policies reinsured,	15,000 00
Net amount paid for losses and endowments,	\$275,697 87
Cash paid for surrendered policies and additions thereto,	276,731 22
Cash dividends paid policy-holders, applied in payment of premiums,	102,532 40
Total paid policy-holders,	\$654,961 49
Cash paid for interest to stockholders,	\$23,316 66
for commissions to agents,	158,329 39
for salaries and travelling expenses of agents,	404 25
for medical examiners' fees,	13,803 89
for salaries of officers and office employes,	37,311 00
for taxes and fees,	8,190 37
for rent,	13,878 87
for advertising,	15,054 70
for office, agency and incidental expenses,	39,156 37
Total disbursements,	\$964,406 99
Balance,	\$4,452,244 34

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$27,218 52
Loans on mortgage of real estate (first liens),	2,777,407 19

Loans on collateral security (schedule A),	\$73,950 00
Premium notes or loans on policies in force,	179,033 07
Cost value of stocks and bonds owned (schedule B),	1,121,319 22
Cash in company's office,	342 17
Cash deposited in bank,	249,868 55
Bills receivable,	9,956 38
Agents' ledger balances,	13,149 24
Ledger assets (as per balance),	\$4,452,244 34

OTHER ASSETS.

Interest due and accrued,	55,812 33
Market value of stocks and bonds, over cost,	27,547 90
Uncollected premiums on policies in force,	\$21,275 70
Deferred premiums on policies in force,	110,579 32
Total,	\$131,855 02
Deduct loading (10 per cent.),	13,185 50
Net am't of uncollected and deferred prem's,	118,669 52
Total assets per company's books,	\$4,654,274 09

ITEMS NOT ADMITTED.

Agents' balances,	\$13,149 24
Bills receivable,	9,956 38
Total,	23,105 62
Total admitted assets,	\$4,631,168 47

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$4,033,906 00
Deduct net value of reinsured risks,	49,753 00
Net premium reserve,	\$3,984,153 00
Death losses and matured endowments in process of adjustment,	130,670 00
All other liabilities: premiums paid in advance, \$6,750.89; reserve on lapsed policies, \$15,762,	22,512 89
Liabilities as to policy-holders,	\$4,137,335 89
Surplus as regards policy-holders,	493,832 58
Gross liabilities,	\$4,631,168 47

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	8,442	\$17,700,548 00
Endowment policies,	1,934	4,333,647 00
All other policies,	267	1,039,000 00

New Policies Issued in 1875.

Whole-life policies,	1,668	\$3,491,600 00
Endowment policies,	750	1,258,200 00
All other policies,	2	6,500 00

Old Policies Revived during the year.

Whole-life policies,	62	124,400 00
Endowment policies,	23	85,000 00
All other policies,	3	22,000 00

Old Policies increased during the year.

Whole-life policies,	13	42,000 00
Endowment policies,	5	13,180 00
All other policies,	5	10,000 00

Total number and amount,	13,174	\$28,126,075 00
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Policies ceased to be in force during the year.

Terminated by death,	126	\$317,745 00
by maturity,	5	9,190 00
by expiry,	3	13,000 00
by surrender,	274	745,130 00
by lapse,	1,281	2,852,940 00
by change and decrease,	18	190,080 00
Not taken,	775	1,617,400 00

Total terminated,	2,482	\$5,745,425 00
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Policies in force December 31, 1875.

Whole-life policies,	8,543	\$17,562,833 00
Endowment policies,	1,971	4,082,117 00
All other policies,	178	735,700 00

Totals,	10,692	\$22,380,650 00
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SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States bonds,	\$12,212 50	\$10,000 00
" " 5-20 bonds,	1,210 00	800 00
Broadway Bank stock, N. Y.,	25,000 00	13,000 00
Dime Savings Bank stock, Chicago,	3,000 00	1,500 00
United States Life Ins. Co. stock,	6,000 00	18,500 00
United States Trust Co. stock,	16,000 00	
New York State Trust Co. stock,	2,500 00	
Mortgage assigned on real estate,	100,000 00	30,000 00
Policy of Atlas Mut. Life Ins. Co. assigned,	580 00	150 00
	<hr/>	<hr/>
	\$160,502 50	\$73,950 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$254,397 12	\$252,347 12
New York city bonds,	139,776 67	145,245 00
" county bonds,	306,500 00	319,500 00
Brooklyn city park loan,	40,091 68	42,000 00
" city water loan,	163,278 75	172,000 00
Buffalo city bonds,	25,900 00	25,250 00
Erie county bonds,	25,000 00	25,250 00
Jersey City bonds,	5,782 50	5,782 50
" water loan,	3,855 00	3,855 00
" soldiers' bounty bonds,	9,637 50	9,637 50
Chicago city bonds,	48,000 00	48,000 00
So. Norwalk water fund bond,	100,000 00	100,000 00
	<hr/>	<hr/>
	\$1,121,319 22	\$1,148,867 12

UNIVERSAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated February, 1865. Commenced business February, 1865.]

PAID-UP CAPITAL, \$200,000.

WILLIAM WALKER, *President.**Secretary, J. N. BEWLEY.*H. J. FURBER, *Vice-President.**Actuary, G. L. MONTAGUE.**Principal Office, New York.**Attorney to accept service, J. GREENE JONES, Boston.*

INCOME.

Total premium income,	\$3,153,194 04
Cash received for interest on stocks, bonds and loans,	225,250 93
for interest on other debts due the company,	6,221 17
as discount on claims paid in advance,	12 24
for profits on bonds, stocks or gold sold,	706 50
Total income,	<hr/> \$3,385,384 88
Net or ledger assets, December 31, 1874,	4,382,582 26
Total,	<hr/> \$7,767,967 14

DISBURSEMENTS.

Cash paid for losses, matured endowments and additions,	\$580,137 83
to annuitants,	1,458 21
for surrendered policies,	1,379,934 95
Premium notes or loans used in purchase of surrendered policies and voided by lapse,	127,549 78
Total paid policy-holders,	<hr/> \$2,089,080 77

Cash paid for dividends to stockholders,	\$16,800 00
for commissions to agents,	330,005 28
for salaries and travelling expenses of agents,	3,978 41
for medical examiners' fees,	8,240 61
for salaries of officers and office employes,	60,994 80
for taxes and fees,	5,334 24
for rent,	20,417 05
for furniture and office fixtures,	314 00
for office, agency and incidental expenses,	182,165 45
Total disbursements,	\$2,717,330 61
Balance,	\$5,050,636 53

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$570,777 29
Loans on mortgage of real estate (first liens),	2,528,569 50
Loans on collateral security (schedule A),	138,500 00
Premium notes or loans on policies in force,	1,269,503 84
Cost value of stocks and bonds owned (schedule B),	311,312 50
Cash in company's office and deposited in bank,	183,173 23
Agents' ledger balances,	48,800 17
Ledger assets (as per balance),	\$5,050,636 53

OTHER ASSETS.

Interest due and accrued,	167,176 23
Market value of stocks and bonds, over cost,	17,937 50
Uncollected premiums on policies in force,	\$82,246 65
Deferred premiums on policies in force,	218,794 85
Total,	\$301,041 50
Deduct loading (15 per cent.),	45,156 23
Net am't of uncollected and deferred prem's,	255,885 27
Total assets per company's books,	\$5,491,635 53

ITEMS NOT ADMITTED.

Agents' balances,	48,800 17
Total admitted assets,	\$5,442,835 36

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$5,119,564 00
Deduct net value of reinsured risks,	17,630 00
Net premium reserve,	\$5,101,93 400

Death losses and matured endowments in process of adjustment,

Premiums paid in advance,

Liabilities as to policy-holders,

Surplus as regards policy-holders,

Gross liabilities,

PREMIUM NOTE ACCOUNT.

Premium notes on hand Dec. 31, 1874,

Premium notes or loans received during 1875,

Total,

Used in payment of surrendered policies and voided by lapse,

Redeemed by maker in cash,

Total,

Balance note assets, December 31, 1875,

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	7,307	\$18,495,182 00
Endowment policies,	791	1,482,632 00
Joint-life policies,	118	267,200 00
Term policies,	167	810,000 00

New Policies Issued in 1875.

Whole-life policies,	4,965	11,615,079 00
Endowment policies,	1,000	1,830,008 00
Joint-life policies,	77	140,000 00
Term policies,	256	709,132 00

Old Policies Revived during the year.

Whole-life policies,	88	225,000 00
Endowment policies,	17	30,000 00
Joint-life policies,	3	16,000 00
Term policies,	2	10,000 00

Total number and amount,

Policies ceased to be in force during the year.

Terminated by death,	116	\$308,245 00
by maturity,	3	3,500 00
by expiry,	15	56,500 00
by surrender,	455	1,254,972 00
by lapse,	1,892	4,597,985 00
by change and decrease,	9	41,600 00
Not taken,	365	933,806 00

Total terminated,

Policies in force December 31, 1875.

Whole-life policies,	13,659	\$29,765,824 00
Endowment policies,	2,973	4,253,216 00
Joint-life policies,	480	696,068 00
Term policies,	365	1,192,132 00
Totals,*	17,477	\$35,907,240 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
50 shares Homœopathic Life Ins. Co.,	\$5,000 00	\$2,500 00
200 " People's Gas Co.,	2,000 00	1,500 00
10 " Merchants and Traders' Bank,	1,000 00	1,000 00
330 " F., G. and J. R. R.,	90,500 00	72,000 00
F., G. and J. R. R. bonds,		
United States bonds,	62,500 00	50,000 00
65 shares Trades' Deposit Co.,	6,500 00	5,500 00
Co.'s policies assigned,	9,000 00	6,000 00
	\$176,500 00	\$138,500 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Par value.†	Market value.
Brooklyn city bonds,	\$25,000 00	\$27,500 00
United States bonds,	212,000 00	264,040 00
Virginia state bonds,	67,500 00	34,500 00
New York state loan, 7s,	3,000 00	3,210 00
	\$307,500 00	\$329,250 00

VERMONT LIFE INSURANCE COMPANY, BURLINGTON, VT.

[Incorporated October 23, 1868. Commenced business January 1, 1869.]

PAID-UP CAPITAL, \$100,000.

RUSSELL S. TAFT, *President and Actuary.*W. I. GILBERT, *Vice-President.**Secretary,* WARREN GIBBS.*Principal Office, Burlington.**Attorney to accept service,* HENRY C. BIGELOW, *Wellesley.*

INCOME.

Total premium income,	\$25,313 38
Cash received for interest on stocks, bonds and loans,	10,275 50
Total income,	\$35,588 88

* Including "Guardian" policies reinsured, 5,541, \$7,468,615.

† Cost value, \$311,312.50.

Net or ledger assets, December 31, 1874,	\$151,411 46
Total,	<u>\$187,000 34</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$1,500 00
for surrendered policies,	150 00
Premium notes or loans voided by lapse,	555 95
Cash dividends paid policy-holders, applied in payment of premiums,	2,345 72
Total paid policy-holders,	<u>\$4,551 67</u>
Cash paid for dividends to stockholders,	\$6,000 00
for commissions to agents,	1,635 57
for salaries and travelling expenses of agents,	321 33
for medical examiners' fees,	111 10
for salaries of officers and office employes,	4,723 53
for taxes and fees,	71 44
for rent,	656 25
advanced to officers or agents,	100 00
paid for furniture and office fixtures,	250 00
for advertising,	325 37
for office, agency and incidental expenses,	974 64
Total disbursements,	<u>\$19,720 90</u>
Balance,	<u>\$167,279 44</u>

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage of real estate (first liens),	\$100,820 00
Loans on collateral security (schedule A),	19,000 00
Loans on company's policies assigned as collateral,	100 00
Premium notes or loans on policies in force,	6,744 81
Cost value of stocks and bonds owned (schedule B),	20,246 00
Cash in company's office,	2,755 56
Cash deposited in bank,	6,714 09
Agents' ledger balances,	100 00
All other assets,	10,798 98
Ledger assets (as per balance),	<u>\$167,279 44</u>

OTHER ASSETS.

Interest due and accrued,	974 05
Uncollected premiums on policies in force,	\$6,363 56
Deferred premiums on policies in force,	2,784 15
Total,	<u>\$9,147 71</u>
Deduct loading,	865 49
Net am't of uncollected and deferred prem's,	<u>8,282 22</u>

Furniture and fixtures,	\$1,250 00
Total assets per company's books,	\$177,785 71

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$1,250 00
Agents' balances,	100 00
Total,	1,350 00
Total admitted assets,	\$176,435 71

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries' 4 per cent.),	\$70,895 50
Deduct net value of reinsured risks,	614 00
Net premium reserve,	\$70,281 50
Death losses in process of adjustment,	1,000 00
Incidental expenses,	250 00
Liabilities as to policy-holders,	\$71,531 50
Surplus as to policy-holders,	104,904 21
Gross liabilities,	\$176,435 71

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	331	\$704,149 00
Endowment policies,	121	166,402 00
All other policies,	31	36,449 00

New Policies Issued in 1875.

Whole-life policies,	60	86,843 00
Endowment policies,	24	58,383 00
All other policies,	2	17,740 00
Whole-life policies revived during the year,	1	1,000 00
Additions by dividends,	-	734 00
Total number and amount,	570	\$1,071,700 00

Policies ceased to be in force during the year.

Terminated by death,	3	\$3,000 00
by expiry,	3	6,000 00
by surrender,	12	19,200 00
by lapse,	61	107,000 00
by change and decrease,	-	4,500 00
Not taken,	7	10,000 00
Total terminated,	86	\$149,700 00

Policies in force December 31, 1875.

Whole-life policies,	380	\$676,226 00
Endowment policies,	124	197,585 00
All other policies,	30	48,189 00
	<hr/>	
Totals,	484	\$922,000 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States 5-20 bonds,	\$2,380 00	\$2,000 00
84 shares Burlington Gas-Light Co.,	2,100 00	6,500 00
70 " National Car Co.,	4,900 00	
10 " " " " " "	700 00	500 00
50 " Howard Nat'l Bank, Burlington,	5,400 00	5,000 00
30 " " " " " "	3,240 00	5,000 00
50 " Merchants' Nat'l Bank, "	2,400 00	
	<hr/>	<hr/>
	\$21,120 00	\$19,000 00

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
Burlington city bonds,	\$8,200 00	\$8,200 00
152 shares Merchants' Nat'l Bank, Burlington,	7,296 00	7,296 00
25 " Howard Nat'l Bank, " .	2,700 00	2,700 00
82 " Burlington Gas-Light Co., . .	2,050 00	2,050 00
	<hr/>	<hr/>
	\$20,246 00	\$20,246 00

WASHINGTON LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated January, 1860. Commenced business February 2, 1860.]

PAID-UP CAPITAL, \$125,000.

CYRUS CURTISS, *President.*

Secretary, WILLIAM HAXTON.

Vice-President and Actuary, W. A. BREWER, Jr.

Principal Office, New York.

Attorney to accept service, CHAS. W. HOLDEN, Boston.

INCOME.

Total premium income,	\$972,449	80
Cash received for interest on stocks, bonds and loans,	267,561	90
as discount on claims paid in advance,	569	78
for profits on bonds, stocks or gold sold,	3,021	92
	<hr/>	
Total income,	\$1,243,603	40
Net or ledger assets, December 31, 1874,	4,084,569	33
	<hr/>	
Total,	\$5,328,172	73

DISBURSEMENTS.

Cash paid for losses and additions,	\$386,827 99
for matured endowments and additions,	14,002 57
Gross amount paid for losses and endowments,	\$350,830 56
Cash paid to annuitants,	846 80
for surrendered policies,	92,260 89
Cash dividends paid policy-holders, applied in payment of premiums,	165,141 47
Total paid policy-holders,	\$609,079 72
Cash paid for dividends to stockholders,	\$10,476 73
for commissions to agents,	58,401 79
for salaries and travelling expenses of agents,	14,700 00
for medical examiners' fees,	6,884 00
for salaries of officers and office employes,	48,111 95
for taxes and fees,	11,766 54
for rent,	7,500 00
for advertising,	14,760 17
for office, agency and incidental expenses,	30,649 77
Total disbursements,	\$812,280 67
Balance,	\$4,515,892 06

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Cost value of real estate,	\$59,679 74
Loans on mortgage of real estate (first liens),	2,353,263 87
Loans on company's policies assigned as collateral,	11,932 13
Cost value of stocks and bonds owned (schedule A),	1,825,119 13
Cash in company's office,	35,602 00
Cash deposited in bank,	230,295 19
Ledger assets (as per balance),	\$4,515,892 06

OTHER ASSETS.

Interest due and accrued,	44,136 98
Market value of stocks and bonds, over cost,	71,930 87
Uncollected premiums on policies in force,	\$53,000 00
Deferred premiums on policies in force,	172,937 26
Total,	\$225,937 26
Deduct loading (10 per cent.),	22,593 72
Net am't of uncollected and deferred prem's,	203,343 54
Furniture and fixtures,	15,000 00
Total assets per company's books,	\$4,850,803 45

ITEMS NOT ADMITTED.

Furniture and fixtures,	\$15,000 00
Total admitted assets,	<u>\$4,835,303 45</u>

LIABILITIES.

Computed premium reserve or net present value of all out- standing policies (Actuaries' 4 per cent.),	\$4,836,192 00
Death losses due and unpaid,	\$10,000 00
Death losses and matured endowments in process of adjustment,	94,000 00
Claims resisted by the company,	2,500 00
Total policy claims,	<u>46,500 00</u>
Unpaid dividends due stockholders,	157 50
Due for salaries, rent and office expenses,	2,729 18
All other liabilities: premiums paid in advance,	3,894 66
Liabilities as to policy-holders,	<u>\$4,889,473 34</u>
Surplus as regards policy-holders,	445,830 11
Gross liabilities,	<u>\$4,835,303 45</u>

EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1874.

	Number.	Amount.
Whole-life policies,	8,625	\$20,463,303 00
Endowment policies,	2,388	4,534,049 00
All other policies,	9	24,065 00

New Policies Issued in 1875.

Whole-life policies,	1,272	2,615,240 00
Endowment policies,	293	421,685 00
All other policies,	1	-

Old Policies Revived during the year.

Whole-life policies,	176	554,800 00
Endowment policies,	53	120,500 00

Old Policies increased during the year.

Additions by dividends,	-	779,208 00
Total number and amount,	<u>12,817</u>	<u>\$29,512,850 00</u>

Policies ceased to be in force during the year.

Terminated by death,	111	\$301,470 00
by maturity,	7	12,900 00
by surrender,	442	1,276,425 00
by lapse,	877	2,013,900 00
Not taken,	239	478,620 00
Total terminated,	<u>1,676</u>	<u>\$4,083,315 00</u>

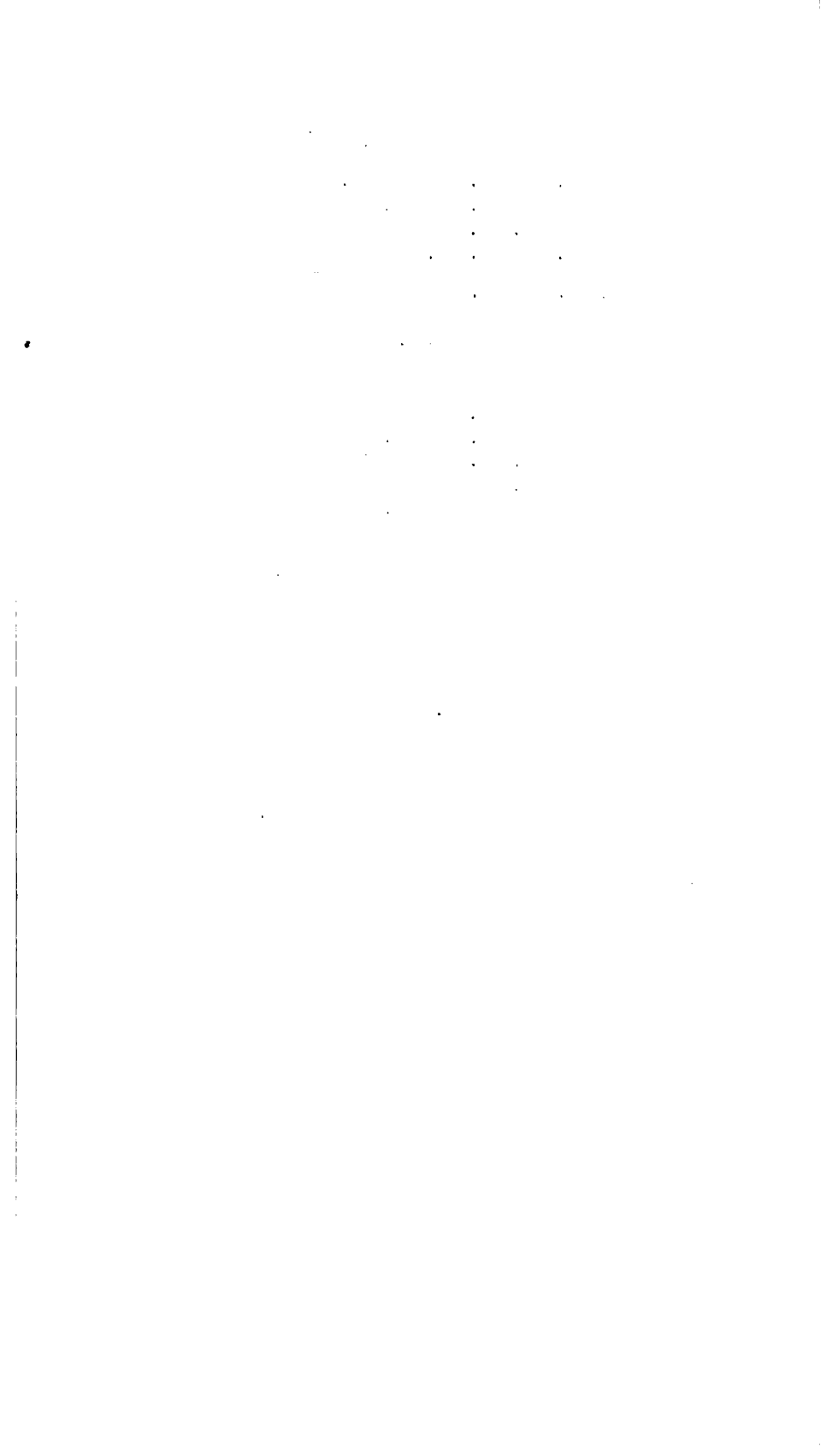
Policies in force December 31, 1875.

Whole-life policies,	8,763	\$20,293,623 00
Endowment policies,	2,369	4,332,639 00
All other policies,	9	24,065 00
Reversionary additions,	—	779,208 00
Totals,	11,141	\$25,429,535 00

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds, 6s,	\$447,107 50	\$487,900 00
New York state bonds, 7s,	101,268 75	103,500 00
New York city bonds, 7s,	1,104,562 50	1,128,150 00
Brooklyn city bonds, 7s,	159,175 00	163,500 00
Kingston (N. Y.) coupon bonds, 7s,	11,005 38	12,000 00
Bergen county (N. J.) coupon bonds, 7s,	2,000 00	2,000 00
	\$1,825,119 13	\$1,897,050 00



ACCIDENT INSURANCE COMPANIES

OF OTHER STATES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING
DECEMBER 31, 1875.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

HARTFORD ACCIDENT INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1874. Commenced business July, 1874.]

PAID-UP CAPITAL, \$200,000.

WM. A. HEALEY, *President.*

L. H. BRAINARD, *Secretary.*

GEO. B. LESTER, *Vice-President.*

Principal Office, Hartford.

Attorney to accept service, EDMUND FLETCHER, Boston.

INCOME.

Total premium income,	\$53,942 09
Cash received for interest on stocks, bonds and loans,	11,130 09
for interest on other debts due the company,	1,078 22
Assessments to repair capital,	39,593 20
Total income,	\$105,743 60
Net or ledger assets, December 31, 1874,	188,122 18
Total,	\$293,865 78

DISBURSEMENTS.

Cash paid for losses and additions,	\$12,453 58
for surrendered policies,	268 26
for commissions to agents,	13,840 79
for salaries and travelling expenses of agents,	8,131 05
for medical examiners' fees,	447 25
for salaries of officers and office employes,	12,170 09
for taxes and fees,	2,590 68
for rent,	3,503 98
for furniture and office fixtures,	402 37
for advertising,	5,728 99
for office, agency and incidental expenses,	19,850 66
Total disbursements,	\$79,387 70
Balance,	\$214,478 08

Invested in the following :—

ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage of real estate (first liens),	\$96,000 00
on collateral security (schedule A),	19,730 04
Cost value of stocks and bonds owned (schedule B),	57,741 00
Cash in company's office,	350 79
Cash deposited in bank,	39,176 29
Non-resident tax,	673 20
Agents' ledger balances,	806 76
	<hr/>
Ledger assets (as per balance),	\$214,478 08

OTHER ASSETS.

Interest due and accrued,	2,419 11
Market value of stocks and bonds over cost,	1,819 00
Uncollected premiums on policies in force,	\$3,198 91
Deduct loading,	1,394 62
Net am't of uncollected and deferred prem's,	<hr/> 1,804 29
Premiums in course of collection,	2,069 24
	<hr/>
Total assets per company's books,	\$222,589 72

ITEMS NOT ADMITTED.

Agents' balances,	\$806 76
Premiums in course of collection,	2,069 24
	<hr/>
	2,876 00
	<hr/>
Total admitted assets,	\$219,713 72

LIABILITIES.

Premium reserve on account of accident risks outstanding Dec. 31, 1875 (estimated),	\$11,123 85
Deduct net value of reinsured risks,	250 00
Net reserve,	<hr/> \$10,873 85
Death losses and claims in process of adjustment,	5,000 00
Due for salaries, rent and office expenses,	1,000 00
	<hr/>
Liabilities as to policy-holders,	\$16,873 85
Surplus as regards policy-holders,	202,839 87
	<hr/>
Gross liabilities,	\$219,713 72

EXHIBIT OF POLICIES.

	Number.	Amount.
Policies and additions in force December 31, 1874,	824	\$2,437,000 00
New policies issued in 1875,	3,153	8,344,800 00
	<hr/>	<hr/>
Total number and amount,	3,977	\$10,781,800 00

Policies ceased to be in force during the year.

Terminated by death,	3	\$15,000 00
by expiry,	1,133	3,417,800 00
by surrender,	56	157,000 00
Total terminated,	1,192	\$3,589,800 00
Policies in force December 31, 1875,	2,785	\$7,192,000 00

SCHEDULE A.

Securities held as Collateral.

	Market value.	Amount loaned.
United States coupon bonds,	\$2,450 00	\$1,925 00
50 shares Holyoke Water Power Co.,	10,500 00	16,000 00
200 " Willimantic Linen Co.,	15,000 00	
20 " Hartford Trust Co.,	2,100 00	1,805 04
	<u>\$30,050 00</u>	<u>\$19,730 04</u>

SCHEDULE B.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
Connecticut State coupon bonds, 6s,	\$626 00	\$660 00
" " reg'd bonds, 5s,	4,240 00	4,400 00
New York city bonds, 7s,	52,875 00	54,500 00
	<u>\$57,741 00</u>	<u>\$59,560 00</u>

RAILWAY PASSENGERS' ASSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1865. Commenced business February, 1866.]

PAID-UP CAPITAL, \$300,000.

JAMES G. BATTESON, *President.* Secretary, CHARLES E. WILLARD.RODNEY DENNIS, *Vice-President.**Principal Office, Hartford.**Attorney to accept service, C. G. C. PLUMMER, Boston.*

INCOME.

Total premium income,	\$86,517 37
Cash received for interest on stocks, bonds and loans,	33,974 22
for sale of old safes,	1,250 00
Total income,	<u>\$121,741 59</u>
Net or ledger assets, December 31, 1874,	451,598 18
Total,	<u>\$573,339 77</u>

DISBURSEMENTS.

Cash paid for losses and additions,	\$7,016 93
for dividends to stockholders,	30,000 00
for commission to agents,	26,433 00
for travelling expenses,	3,249 75
for medical examiners' fees and loss expense,	3,136 36
for salaries of officers and office employés,	17,072 30
for taxes and fees,	5,615 72
for rent,	2,500 00
for furniture and office fixtures,	50 00
for advertising,	3,688 55
for office, agency and incidental expenses,	10,673 61
Total disbursements,	<u>\$109,436 22</u>
Balance,	<u>\$463,903 55</u>

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage of real estate (first liens),	\$76,000 00
Loans on collateral security,*	1,301 00
Cost value of stocks and bonds owned (schedule A),	369,093 13
Cash in company's office,	387 61
Cash deposited in bank,	17,121 81
Ledger assets (as per balance),	<u>\$463,903 55</u>

OTHER ASSETS.

Interest due and accrued,	1,158 31
Market value of stocks and bonds over cost,	12,000 37
Total assets per company's books,	<u>\$477,062 23</u>

LIABILITIES.

Premium reserve on account of accident risks outstanding Dec. 31, 1875 (estimated),	\$15,000 00
Death losses and claims in process of adjustment,	\$12,000 00
Claims resisted by the company,	14,000 00
Total policy claims,	<u>26,000 00</u>
Due for salaries, rent and office expenses,	210 00
All other liabilities,	90 00
Liabilities as to policy-holders,	<u>\$41,300 00</u>
Surplus as regards policy-holders,	435,762 23
Gross liabilities,	<u>\$477,062 23</u>

* Tax due from non-resident stockholders.

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds,	\$67,682 19	\$77,177 50
Connecticut state bonds,	49,550 50	56,700 00
Hartford city bonds,	10,746 25	11,000 00
Springfield (Ill.) city bonds,	2,048 02	2,000 00
Chicago water loan,	9,800 00	10,300 00
J. C. & C. E. Geisendorff bonds,	10,080 00	10,000 00
Southern Minnesota R. R. bonds,	9,234 66	7,000 00
North Missouri R. R. bonds,	8,362 50	9,200 00
Mil. and St. Paul R. R. bonds,	9,312 50	9,400 00
Lake Shore R. R. bonds,	1,000 00	1,000 00
Dub. and Sioux City R. R. bonds,	9,600 00	10,800 00
Hartford, Prov. and Fishkill R. R. bonds,	4,970 14	5,000 00
Shoe and Leather Nat'l Bank stock, N. Y.,	7,560 67	10,296 00
Amer. Exchange Nat'l Bank stock, "	11,414 00	11,600 00
Merchants' Exch. Nat'l Bank stock, "	11,125 00	8,320 00
Fourth Nat'l Bank stock, "	10,312 50	9,700 00
City Nat'l Bank stock, Hartford,	20,716 75	22,000 00
Hartford Trust Co. stock,	12,056 20	12,430 00
Conn. Trust Co. stock,	15,000 00	14,850 00
L. S. and M. S. R. R. stock,	32,537 00	25,095 00
N. Y. C. and H. R. R. stock,	10,075 00	10,475 00
N. Y., N. H. and H. R. R.,	34,799 00	36,250 00
C., R. I. and P. R. R.,	11,110 25	10,500 00
	<hr/>	<hr/>
	\$369,093 13	\$381,093 50

TRAVELERS' INSURANCE COMPANY (ACCIDENT DEPARTMENT), HARTFORD, CONN.

[Incorporated June 17, 1863. Commenced business April, 1864.]

PAID-UP CAPITAL, \$600,000.

JAMES G. BATTERSON, President.

Secretary, RODNEY DENNIS.

GUSTAVUS F. DAVIS, Vice-President.

Actuary, GEORGE ELLIS.

Principal Office, Hartford.

Attorney to accept service, C. G. C. PLUMMER, Boston.

INCOME.

Total premium income,	\$596,979 54
Cash received for interest on stocks, bonds and loans,	71,396 80
for interest on other debts due the company,	1,308 15
as discount on claims paid in advance,	137 46
for profits on bonds, stocks or gold sold,	2,615 72
	<hr/>
Total income,	\$672,437 67
Net or ledger assets, December 31, 1874,	1,016,848 40
	<hr/>
Total,	\$1,689,286 07

DISBURSEMENTS.

Cash paid for losses and additions,	\$188,813 23
for dividends to stockholders,	66,000 00
for commissions to agents,	169,487 69
for salaries and travelling expenses of agents,	51,558 24
for salaries of officers and office employes,	31,056 63
for taxes and fees,	8,518 27
for rent,	17,977 18
for furniture and office fixtures,	897 49
for advertising,	25,410 15
for office, agency and incidental expenses,	41,846 23
Total disbursements,	\$601,565 11
Balance,	\$1,087,720 96

Invested in the following:—

ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage of real estate (first liens),	\$219,900 00
Cost value of stocks and bonds owned (schedule A),	826,759 62
Cash in company's office,	984 91
Cash deposited in bank,	40,076 43
Ledger assets (as per balance),	\$1,087,720 96

OTHER ASSETS.

Interest due and accrued,	8,723 00
Market value of stocks and bonds over cost,	51,610 38
Total assets of Accident Department,	\$1,148,054 34
Total assets of Life Department,	2,534,644 85
Gross assets,	\$3,682,699 19

LIABILITIES.

Premium reserve on account of accident risks outstanding	
Dec. 31, 1875 (estimated),	\$169,417 45
Death losses and claims in process of adjustment,	\$55,500 00
Claims resisted by the company,	38,000 00
Total policy claims,	93,500 00
Due for salaries, rent and office expenses,	5,000 00
Liabilities as to policy-holders in Accident Department,	\$267,917 45
Liabilities as to policy-holders in Life Department,	2,289,695 00
Gross liabilities,	\$2,557,612 45
Surplus as regards policy-holders,	\$1,125,086 74

EXHIBIT OF POLICIES.

	Number.	Amount.
Accident policies in force December 31, 1874,	. 30,324	\$96,294,200 00
New policies issued in 1875, . . . . .	. 32,857	100,224,000 00
Total, . . . . .	. 63,181	\$196,518,200 00

Policies ceased to be in force during the year.

Terminated by death,	42	\$136,100 00
by expiry, . . . . .	. 33,365	105,645,550 00
Total terminated, . . . . .	. 33,407	\$105,781,650 00
Policies in force December 31, 1875, . . . . .	. 29,774	\$90,736,550 00

SCHEDULE A.

Stocks and Bonds owned by the Company.

	Cost value.	Market value.
United States bonds, 6s,	\$3,210 00	\$3,690 00
United States 5-20 bonds,	321,764 46	370,880 00
Connecticut state bonds,	45,289 66	45,450 00
Tennessee state bonds,	26,677 50	12,910 00
Virginia state bonds,	15,319 60	18,270 00
West Virginia certificates,	4,909 30	1,170 00
Elizabeth city bonds,	9,593 33	9,300 00
Chicago water loan bonds,	19,200 00	20,600 00
Indianapolis city bonds,	7,766 66	9,000 00
Mich. So. and No. Ind. R. R. bonds,	10,682 50	10,100 00
Lake Shore and Mich. So. R. R. bonds,	1,000 00	1,020 00
Indianapolis and Cinn. R. R. bonds,	12,090 00	11,440 00
Chicago and No. Western R. R. bonds,	10,312 50	10,000 00
Chicago, Rock I. and Pacific R. R. bonds,	9,550 00	11,000 00
Milwaukee and St. Paul R. R. bonds,	9,462 50	9,700 00
Keokuk and Des Moines R. R. bonds,	3,600 00	6,000 00
N. Y., Providence and Boston R. R. bonds,	9,597 22	10,000 00
Hartford, Prov. and Fishkill R. R. bonds,	14,396 78	15,150 00
New Jersey Central R. R. bonds,	2,733 77	3,300 00
140 shares Lake Shore and Mich. So. R. R.,	11,552 09	8,400 00
500 " N. Y., N. H. and Hartford R. R.,	77,239 00	73,500 00
200 " Morris and Essex R. R.,	9,588 00	10,500 00
100 " New Jersey Central R. R.,	10,325 00	10,600 00
100 " N. Y. C. and H. River R. R.,	10,412 50	10,400 00
200 " Del., Lacka. and Western R. R.,	9,825 00	12,000 00
433 " American Nat'l Bank, Hartford,	25,058 50	32,475 00
200 " City Nat'l Bank, Hartford,	21,744 00	22,000 00
300 " Phoenix Nat'l Bank, Hartford,	40,779 25	48,600 00
300 " Farmers' and Mechanics' Nat'l Bank,	38,037 25	40,500 00
200 " Mercantile Nat'l Bank,	20,182 00	26,000 00
500 " Hartford Nat'l Bank,	79,893 63	81,000 00

100 shares	New Britain Nat'l Bank, . . .	\$11,500 00	\$13,000 00
200 "	Thames Nat'l Bank, Norwich, . .	24,600 00	26,000 00
150 "	Fourth National Bank, N. Y., . .	14,112 50	14,250 00
100 "	Metropolitan Nat'l Bank, N. Y., .	13,612 50	13,200 00
100 "	American Exchange Nat'l Bank, N. Y.,	11,413 00	11,500 00
160 "	Merchants' Exchange Nat'l Bank, N. Y.,	11,156 25	8,640 00
100 "	Nassau Nat'l Bank, N. Y., . . .	11,000 00	10,800 00
100 "	National Bank of the Common- wealth,	11,212 75	11,300 00
1,560 "	Railway Pass. Assur. Co., . . .	158,974 50	156,000 00
125 "	Hartford Trust Co.,	13,191 25	13,750 00
200 "	Conn. Trust and Safe Deposit Co.,	20,400 00	19,600 00
50 "	Security Company,	5,000 00	4,750 00
		<hr/>	<hr/>
		\$1,192,964 75	\$1,257,245 00



**LIFE AND ACCIDENT
INSURANCE COMPANIES
OF OTHER STATES**

**AUTHORIZED TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS
ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS
DONE BY EACH AGENT, FOR THE YEAR
ENDING OCTOBER 31, 1875.**

EVERY AGENT OR SUB-AGENT of any Insurance Company not incorporated in this Commonwealth, is required by law to procure from the Insurance Commissioner, a CERTIFICATE OF AUTHORITY for each Company for which he proposes to act. The Certificate specifies the name of the Agent or Sub-Agent, and also the name of the Company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent Companies and dishonest Agents, the Commissioner deems it his duty to advise that parties solicited to insure in any Company not chartered in this State, should *decline to deal with any person not holding the Commissioner's Certificate of Authority.*

For list of Agents and Sub-Agents, see page 180.

LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
ÆTNA,	Hartford, Ct.,	Chester, Dwight, . .	Boston, . .	\$5,055,204 00	\$197,926 80	-
AMERICAN POPULAR, .	New York, . .	Bradford, Chas. E., .	Peabody, . .	\$87,000 00	\$1,550 27	-
		Bush, H. W., . .	W. Brookfield, .	-	617 51	-
		Cushing, S., . .	Boston, . .	442,700 00	11,350 15	-
		Dodge, Thos. F., .	Salem, . .	12,000 00	120 12	-
		Mansfield, J. D., .	Wakefield, . .	61,000 00	1,299 77	-
		Merriam, Isaac S., .	Worcester, . .	40,000 00	806 31	-
		Walden, Rufus G., .	No. Adams, . .	-	837 88	-
				\$642,700 00	\$16,582 01	-
ATLANTIC MUTUAL, .	Albany, N. Y., .	Almy, Charles, . .	New Bedford, .	\$169,213 00	\$10,857 17	-
		Clapp, John C., . .	Boston, . .	282,771 00	10,486 62	-
				\$451,984 00	\$21,342 79	-

CHARTER OAK,	Hartford, Ct.,	{ Hilliard, Geo. B., Marks, George, Tracy, C. C., Whittlesey, E. C.,	Boston, Haydenville, Northampton, Worcester,	\$216,738 26	-
				8,458 29	-
				22,093 39	-
				220,534 85	-
				\$461,824 79	-
CONNECTICUT GENERAL,	Hartford, Ct.,	{ Bacon, Henry S., Ball, B. A., Cushman, J. M., Field, E. G., Haynes, A. D., Laws, Alfred, Ray, Edwin, Tilden, Edwin, Wood, Isaac N.,	Milford, Worcester, Taunton, Amherst, Lawrence, Brockton, Boston, Boston, Fall River,	\$1,902 53	-
				6,991 00	-
				1,525 00	-
				4,329 59	-
				3,641 56	-
				4,873 12	-
				481,157 08	-
				5,307 97	-
				369 54	-
				\$510,097 89	-
				\$324,599 91	-
				8,992 40	-
CONTINENTAL LIFE,	Hartford, Ct.,	{ Bidwell, Thos. C., Hartwell, Julius F., Turner, John M., Washburn, Isaac,	Springfield, Boston, Northampton, Taunton,	\$338,592 31	-
				\$20,735 07	-
				23,185 43	-
				31,811 20	-
				635 97	-
				\$76,367 67	-
CONNECTICUT MUTUAL,	Hartford, Ct.,	{ Barnard, L. L., Ray Edwin,	Fall River, Boston,	\$1,201,353 00	-
				\$7,217,153 00	-
				10,232,310 00	-
				\$17,449,463 00	-
				\$1,450,704 00	-

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
CONTINENTAL LIFE,	New York,	Barnard Bros,	Boston,	\$9,851,536 00	\$472,597 60	-
EQUITABLE,	New York,	Blodget, Henry T.,	Boston,	\$8,848,645 00	\$337,580 57	-
		Cook, Chas. C.,	Concord, N. H.,	111,500 00	3,419 27	-
		Haven, Oliver C.,	Worcester,	64,500 00	2,270 04	-
		Hunt, Geo. W.,	Worcester,	1	-	-
GERMANIA,	New York,	Krause, F.,	Boston,	\$9,024,645 00	\$343,269 88	-
				\$503,796 00	\$14,351 83	-
				-	\$41,019 20	-
GLOBE MUTUAL,	New York,	Carter, C W.,	Boston,	-	\$19,247 35	-
HARTF'D LIFE & ANNUITY,	Hartford, Ct.,	Fletcher, Edmund,	Boston,	\$167,000 00	\$64,622 74	-
HOME,	New York,	Burgess, Jas. M.,	Boston,	\$1,180,500 00	\$9,013 61	-
HOMOEOPATHIC,	New York,	Hale, Henry,	Boston,	\$237,500 00	1,696 41	-
		Stevens, Chas. G.,	Clinton,	50,500 00	-	-
KNICKERBOCKER,	New York,	Bortells, Frank L.,	Boston,	\$288,000 00	\$10,710 02	-
				\$743,037 00	\$28,234 16	-
LIFE ASSOCIATION,	St. Louis, Mo.,	Carpenter, G. O.,	Boston,	\$1,082,250 00	\$28,280 75	-

MANHATTAN, . . .	New York, . . .	{ Burt, Augustine, Everett, J. Mason, Jones, Arthur H., . .	Springfield, Boston, No. Adams,	\$22,100 00 2,761,375 00 2,600 00	\$853 67 86,174 41 51 72	-
				\$2,785,975 00	\$89,079 70	-
METROPOLITAN, . . .	New York, . . .	{ Arnold, W. D., Bubier, W. H. C., Devereaux, J. J. F., Harvey, Alvah, . .	Rockland, . Boston, . Springfield, No. Adams,	\$15,000 00 138,545 00 - 19,000 00	\$3,482 45 4,961 60 1,598 87 4,515 44	-
				\$172,545 00	\$14,557 86	-
MUTUAL BENEFIT, . . .	Newark, N. J., . .	Niver, J. B., . .	Boston, . .	\$18,735,050 00	\$923,587 09	-
MUTUAL, . . .	New York, . . .	Smith, Amos D., 3d,	Boston, . .	\$2,565,611 00	\$1,208,489 86	-
NATIONAL, . . .	Montpelier, Vt., . .	{ Childs, S. A., . Howland, S. A., . Merrill, E. S., . Morse, Aaron R., . Phelps, Jas. T., .	Fitchburg, Worcester, Winchendon, Haydenville, Boston, . .	\$153,000 00 5,000 00 15,500 00 1,000 00 3,037,245 00	\$4,998 44 146 30 919 90 132 30 95,548 47	-
				\$3,211,745 00	\$101,745 41	-
NATIONAL, . . .	Washington, D. C., {	{ Bush, H. W., . . Dix, Geo. L., . . Long, E. J., & Co., .	W. Brookfield, Boston, . Boston, . .	- - ¹ \$61,013 00	\$92 61 - 17,686 65	-
				\$61,013 00	\$17,779 26	-

¹ No return.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
NEW JERSEY MUTUAL,	Newark, N. J.,	Kendall, Amory H.,	Waltham, .	\$1,048,907 00	\$33,833 90	-
NEW YORK,	New York,	Graves, John L.,	Springfield,	-	\$60,162 08	-
		Melanely, James,	Worcester,	-	5,816 06	-
		Rockwell, Jarvis,	No. Adams,	\$25,000 00	4,832 20	-
		Stocking & Austin,,	Boston, .	11,808,100 00	666,987 09	-
				\$11,833,100 00	\$737,797 43	-
NORTHWESTERN MUT.,	Milwaukee, Wis.,	Smith, Edward J.,	Boston, .	\$1,555,600 00	\$69,488 31	-
PENN MUTUAL,	Philadelphia, .	Shaw, Chas. A.,	Boston, .	\$509,794 00	\$17,279 92	\$518 40
PHENIX MUTUAL,	Hartford, Ct.,	Bartlett, D. W.,	Worcester,	\$9,869,300 00	\$40,332 45	-
		Guild, Wm. H.,	Boston, .	2,222,649 00	135,483 47	-
				\$12,091,949 00	\$175,815 92	-
PROVIDENT L. AND T.,	Philadelphia, Penn.,	Hoag, Gilbert C.,	Boston, .	\$808,000 00	\$26,627 66	\$798 83
REPUBLIC,	Chicago, Ill.,	Dix, George L.,	Boston, .	\$1,222,341 00	\$36,682 45	-
SECURITY L. AND A.,	New York,	Burt, Samuel P.,	New Bedford,	-	\$246 72	-
		Fletcher, John W.,	Boston, .	\$1,937,500 00	122,146 76	-
				\$1,937,500 00	\$122,393 48	-
TRAVELERS' (ACCIDENT DEPARTMENT), . . . }	Hartford, Ct.,	Plummer, C. G. C.,	Boston, .	-	\$63,587 00	-

TRAVELERS' (LIFE DE- PARTMENT), . . .	Hartford, Ct., . .	Plummer, C. G. C., . .	Boston, . .	\$248,574 00	\$58,824 17	-
UNION MUTUAL, . . .	Augusta, Mo., . .	Crocker, Henry, . .	Boston, . .	-	\$34,946 86	\$698 94
UNITED STATES, . . .	New York, . .	Calef, Benj. S., . .	Boston, . .	\$1,975,805 00	\$74,011 59	-
		Houghton, T. G., . .	Springfield, . .	17,000 00	558 76	-
		Perry, Geo. B., . .	No. Adams, . .	627,500 00	21,549 10	-
		Perry, Solon, . .	Leominster, . .	3,000 00	140 41	-
UNIVERSAL, . . .	New York, . .	Potter, Joseph, . .	Newburyport, . .	-	101 56	-
		Jones, J. Greene, . .	Boston, . .	\$2,628,305 00	\$96,361 42	-
		Gilbert, W. L., . .	Boston, . .	\$1,085,500 00	\$10,957 72	-
		Holden, Chas. W., . .	Boston, . .	\$71,700 00	\$2,717 95	-
VERMONT, . . .	Burlington, Vt., . .	Reed & Bro., . .	Boston, . .	\$2,176,450 00	\$71,048 90	-
		Smith, Amos D., 3d, . .	Boston, . .	24,500 00	730 16	-
		Holden, Chas. W., . .	Boston, . .	219,200 00	12,166 33	-
		Reed & Bro., . .	Boston, . .	\$2,420,150 00	\$38,945 39	-
WASHINGTON, . . .	New York, . .	Fletcher, Edmund, . .	Boston, . .	-	\$5,904 35	-
		Plummer, C. G. C., . .	Boston, . .	-	\$3,241 85	-
		Jones, J. Greene, . .	Boston, . .	\$1,149,089 00	\$58,161 94	-
				\$116,456,033 00	\$6,676,969 20	\$2,016 17
HARTFORD ACCIDENT, . .	Hartford, Ct., . .					
RAILWAY PASSENGERS', . .	Hartford, Ct., . .					
NORTH AMERICA, . .	New York, . .					

AGENTS AND SUB-AGENTS.

LIST OF AGENTS AND SUB-AGENTS

AUTHORIZED AT DATE OF PUBLICATION OF THIS REPORT.

[Agents marked *.]

ÆTNA, HARTFORD, CONN.

*Dwight Chester, .	Boston.	G. D. Richardson, .	Springfield.
Ivory S. Cornish, .	New Bedford.	P. C. Headley, .	Boston.
Lewis E. Waterman, .	Boston.	T. R. Vestal, .	Fall River.
S. C. Willis, .	N. Oxford.		

AMERICAN POPULAR, NEW YORK.

*S. Cushing, Jr., .	Boston.	*Rufus G. Walden, .	N. Adams.
*Charles E. Bradford, .	Peabody.	*S. C. Warriner, .	Springfield.
*H. W. Bush, .	W. Brookfield.		

ATLANTIC MUTUAL, ALBANY, N. Y.

*J. C. Clapp, .	Boston.	*Charles Almy, .	New Bedford.
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CHARTER OAK, HARTFORD, CONN.

H. M. Palmer, .	Boston.	William M. Harding, .	Assabet.
*George Marks, .	Haydenville.	Francis Norton, .	Springfield.
James Sherman, .	Boston.	B. A. Nourse, .	Westborough.
Charles Greenwood, .	Boston.	N. W. Preston, .	E. Douglas.
W. Ward Tuttle, .	Boston.	S. S. Trefry, .	Marblehead.
F. W. Palmer, .	Boston.	A. E. Mack, .	Lawrence.
Andrew S. Briggs, .	Taunton.	William S. Danforth, .	Plymouth.
J. Dwelley, .	W. Scituate.	Frank Thatcher, .	Hyannis.
James F. Davis, .	Barre.	J. E. Porter, .	N. Brookfield.
Thomas W. Fuller, .	New Bedford.	J. R. Perkins, .	Brockton.
William P. Hood, .	Somerset.	W. A. Webster, .	Westford.
*C. C. Tracy, .	Northampton.	James M. Hollis, .	Springfield.
*E. C. Whittlesey, .	Worcester.	Elias L. Cardell, .	Lowell.
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HISTORY

OF THE

MASSACHUSETTS INSURANCE DEPARTMENT:

INCLUDING A SKETCH OF THE ORIGIN AND
PROGRESS OF INSURANCE,

AND OF THE

INSURANCE LEGISLATION OF THE STATE.

BY JULIUS L. CLARKE,
LATE INSURANCE COMMISSIONER.

HISTORY.

GOVERNMENTAL PROTECTION AND REGULATION.

The effectual protection of its subjects is a primary duty of every well-organized government. The strong arm of the State should secure even to its humblest citizens the full enjoyment of their rights. Loyalty can claim nothing more. A truly paternal government will scarcely bestow less. Ever watchful of the common weal, such government and such citizenship will harmonize and coöperate in the maintenance and perpetuation of all legitimate and mutual interests.

Hence protection and regulation take a first rank among the proper functions of government. They afford the largest possible scope to the inventive genius and acquisitive instincts of the people; they stimulate individual enterprise and improvement; promote popular intelligence and general prosperity; develop the highest type of manhood and citizenship; and give power and efficiency to the established principles of social science and political economy. In harmony with such administrative functions, the laws regulating trade and commerce, and guaranteeing protection in all legitimate pursuits, appropriately extend to the business of insurance.

In a paper contributed to the Eighth International Congress, which convened in St. Petersburg, Russia, in 1872, the then Insurance Commissioner of Massachusetts, who was a delegate to the Congress, makes the following reference to this subject:—

“Those governments which directly or even indirectly assume the regulation of this great and rapidly growing interest, will inaugurate a policy from which their own subjects will derive needed protection and large benefit. In two or three of the continental countries of Europe the necessity of a more perfect system of

insurance legislation has awakened some attention, yet, except in England and the United States, very little if any legislation adapted to present exigencies has been enacted.

"The advantages of a direct governmental regulation of insurance interests are as yet nowhere fully realized, though the system now existing in some of the United States, originating many years ago in the Legislature of Massachusetts, has attained a more perfect and efficient development than any elsewhere known. While, as there exercised, it does not in any degree conflict with the corporate independence or business interests, it directly contributes to the security and perpetuation of every sound and honest insurance organization, placing its ban, of course, upon the insolvent and unworthy, and thus protecting the public against deception and fraud.

"With substantially two centuries of modern insurance experience, and with the voluminous and in some respects stringent legislation of her Parliament, even England is still but partially committed to any system of governmental regulation of the business of insurance. Upon the special subject of this paper,* however, her Parliament has taken a decided step in advance. Under its enactments of 1870-71 and '72, not only is every association transacting a life in connection with a fire and marine insurance business required to preserve a distinct classification of its funds applicable to each, but every existing and every newly established association, whether doing a joint-life, fire and marine, or a simple life insurance business, is also required to make a deposit of £20,000 as a security for the payment of its life risks, the same to be and to remain invested in approved securities beyond the custody and control of the association till its accumulations from premium receipts shall reach the sum of £40,000,—such association to be wound up whenever it neglects to make good any deficiency ascertained by actuarial valuation of its assets and liabilities.

"So far as the operation of this requirement extends, it is manifestly progressive. But while, under English law, insurance associations are at present regulated mainly on points affecting their legal constitution, the results constantly eliminated from practical experience and sound policy, followed by parliamentary inquiry and action, will doubtless aid the establishment of a more satisfactory regime."

Under the recognized conditions and principles thus briefly set forth as appertaining to the paternal functions of govern-

* Life Insurance Reserves.

ment the Massachusetts Insurance Department has its existence and prosecutes its mission. But before citing the particular detail of its organization and service, a very brief reference to the ancient schemes and methods from which have grown the stupendous interests with whose supervision the Department is charged, may possess even centennial interest and value.

INSURANCE.

ITS ORIGIN AND PRACTICE, ANCIENT AND MODERN.

The doctrines of chance and of probability are as old as the world. Hence it was but a natural sequence, that indemnity against risks and perils of varied character should have had practical exemplification in very remote ages. Contracts for mutual indemnity in cases of misfortune or disaster, and for loans or credits upon bottomry on vessels, or upon respondentia on merchandise, were in very ancient use. Though crude in form and application, and limited in credit and confidence coeval with the less extended spheres of commercial correspondence and traffic pertaining to various epochs, these ancient contracts were the beginning of a business which, under modern growth and enterprise, has acquired immense volume and world-wide extension.

Thus the monetary relations of insurance have become so intimately associated with the welfare and prosperity of communities and nations, as well as with the protection of individual and corporate interests, that any reliable information of its ancient origin and use possesses intrinsic value and importance. Of this character are some of the historic and traditionary reminiscences found in Hebrew writings, and preserved chiefly in the Babylonian Talmud and its supplementary history, the *Tosefta Baba Kama*.^{*} These traces of insurance, dating far back into the earliest periods of the Hebrew Commonwealth, are so well authenticated, that they possess great interest, not only as curiosities of insurance literature, but as important connecting links between modern and ancient underwriting.

How far anterior to the Mosaic dispensation it would be safe to assign the existence of what was practically insurance

^{*} *Versicherungs Zeitung*, quoting from a recently published German work upon the "Law of Insurance."

indemnity, it is not now easy to determine. That its benefits were understood and available under rude and imperfect stipulations in ages not long subsequent to those which succeeded the immediate generations of Noah, is not by any means a very unreasonable inference. That they were known in commercial traffic and experience for thousands of years prior to the introduction of any of the forms of modern insurance, seems quite apparent from the following Hebrew statutes, to which reference has been made. These were some of their provisions :—

“It shall be lawful for ass-drivers to come to an understanding whereby they may agree, whenever one of the members of the company shall lose an ass by robbers or wild beasts, to furnish another in place of the one lost : *provided, however*, that in case a driver shall have lost his ass through his own negligence, it shall not be necessary to supply him with another. Whenever an ass is lost without any fault on the part of the driver, another ass shall be furnished him. In case the owner says, ‘Give me the value of my ass, and I will purchase a new ass for myself,’ the offer need not be accepted ; let an ass be bought for him and placed at his disposal.”

The emphatic recognition of the principle of personal accountability, and of the necessity of effective safe-guards against fraud and over-insurance, implied in the foregoing citation, is very distinctly set forth in the following language :

“Peradventure the ass-driver who has lost an ass may be the owner likewise of another ass, and may demand the value of the ass he has lost in money, so that he may content himself with his one ass alone, and the amount of his property at risk be thereby diminished. This would change his relations to the company. His ass is therefore returned to him in kind, *in natura* ; so long as he has two asses at risk, his diligence to protect all the asses belonging to the company will be the greater.”

The following provisions for marine insurance partake of the same primitive and prudential character :—

“It shall be lawful for ship-owners to enter into an agreement to this effect : Whenever a ship belonging to one of us is lost, we agree to furnish the loser another ship. In case, however, the ship is lost

through his own negligence, we shall not be bound to furnish him with another. If the loss occurs without fault on his part, we are bound to make it good to him. If he ventured into waters that were not navigable, we are not bound to make good the loss."

Additional conditions were also imposed upon ship-masters, compelling special care against negligence and carelessness in navigation, and holding them not only responsible for losses sustained thereby, but disallowing their claims for damages in such cases.

Under another law of the Hebrew code, provision was made for an equitable distribution among the members of a caravan, of any ransom necessary to be paid for its release from capture by robbers.

A singular enactment regulating the apportionment of loss on merchandise, in cases of marine disaster, is found in the following words :—

"Whenever an accident befalls a ship at sea and a portion of the cargo must be thrown overboard, the contribution shall be levied according to the weight of each owner's share of the freight, and not equally upon them ; there shall be no deviating from the rule."

The Jewish commentator upon this provision remarks :—

"Every passenger's obligation was to throw over an equal amount of weight, independent of the value of his share of the cargo. If one passenger threw over a hundred pounds of iron belonging to him, and another passenger's share of the cargo consisted of gold, the latter was bound to throw overboard a hundred pounds of gold."

As might be expected, many loose forms and conditions entered into these primitive contracts. In some instances, however, the terms and principles recognized and adopted in the early times have been substantially retained to the present day. For instance, the Rhodian law of marine average, enacted more than eight hundred years B. C., still remains unchanged as the basis of the law upon that subject. The purport of the law is as follows* :—

* Underwriters' Text-Book : Griswold.

"That with the contribution of *all* is to be made good that which is sacrificed *for all*; for it is fairest that all those bear in common the damage, who, through the sacrifice of other people's goods, have attained that their own goods are saved."

Down to the close of the fourteenth century, A. D., very little change took place in the system of marine underwriting previously in use. But in the two succeeding centuries the contracts introduced in Italy, Holland and in some other commercial nations of Europe, became more perfect in their forms of agreement and specification.

As early as the thirteenth century, the Lombards, then noted as the great money lenders of Europe, entered largely into the business of underwriting, particularly in London. They were *individual* underwriters, and their system, with improved forms, was subsequently taken up by the famous Lloyds, the business of the latter suggesting similar enterprises under the auspices of American associations, some of which have for several years written insurance in Massachusetts and other States.

While the business of marine insurance appears to have been long and well understood in England, from whose practice so much of our own has been derived, it was not till the beginning of the seventeenth century that insurance became a subject of legislation in Parliament. In the year 1601 the first insurance law was enacted in England, entitled "An acte concerninge matters of assurances amongste merchantes" (45 Eliz., ch. 12). The preamble to this law states that insurance had then been a custom "tyme out of mynde." It is a curiosity in the literature of insurance, and as such it may be appropriately cited in this connection. It appears in the Text-Book already named, as follows:—

"Whereas it ever hathe bene the policie of this realme by all good means to comforte and encourage the merchante, therebie to advance and increase the generall wealth of the realme, her Majestie's customes, and the Strength of Shippinge, which Consideracion is nowe the more requisite because trade and traffique is not at this present soe open as at other tymes it hath bene. And, whereas it hathe bene *tyme out of mynde* an usage among the merchantes, both

of this realme and of forraine nacyons, when they make any great adventure (especiallie in remote parts), to give some Consideracion of money to other persons, (*which commonlie are in no small number*), to have from them assurance made for their goodes, merchandizes, ships and things adventured, or some parts thereof, at such rates and in such sorte as the parties assurers and the parties assured can agree, which course of dealinge is commonlie termed a policie of assurance; by means of which policies if it cometh to passe upon the losse or perishinge of any shippe, there followeth not the undoinge of any man, but the losse lightethe rather easilie upon many than heavilie upon fewe, and rather upon them that adventure not than those that doe adventure; whereby all merchantes, especiallie the younger sorte, are allured to venture more willinglie and freelie."

The ancient codes of maritime jurisprudence promulgated among the old Romans, the Rhodians, and other nations of antiquity, were undoubtedly invested with important indemnifying contracts. But any semblance which these may have borne to the law of insurance, would hardly obtain recognition in the presence of modern modes and regulations. Doubtless in their time they fully answered their intended purpose, although the spirit of foreign adventure and enterprise was constantly checked by the continued warfare existing in those very remote periods.

But without pursuing this question further, it is certain that organizations similar to the Guilds of the Middle Ages were in existence in some of the continental countries of Europe, long before the latter were known. Traces of them are found in the earlier centuries of the Christian era, during which, rude and simple as they were, they appear to have exercised important influence over the commercial, social, and even political condition of communities whose interests were affected thereby.

After the Norman conquest, Guilds were established in England for the express promotion of religion, charity, and trade. From these mediæval fraternities have originated the various schemes of mutual aid and contribution, now administered under the auspices of numerous benefit societies and organizations. An intelligent estimate of the character and

purposes of these ancient Guilds may be derived from a single selection. We find it in the rules adopted by St. Catharine's Guild, founded in the reign of Edward III., probably about the middle of the fourteenth century, viz. :—

"If a member suffer from fire, water, or robbery, or other calamity, the Guild is to lend him a sum of money without interest.

"If sick or infirm, through old age, he is to be supported by his Guild, according to his condition.

"No one notorious for felony, homicide, lechery, gaming, sorcery, or heresy is to be admitted.

"Those who die poor, and cannot afford themselves burial, are to be buried at the charge of the Guild.

"The chaplain is not to frequent common taverns."

Referring to these old institutions, Mr. Hardwick, in his admirable History of the Friendly Societies of England, very truthfully observes of the former, that, "rude and imperfect though they undoubtedly were, they contained the germs of their more matured and amply developed successors."

The oldest of the existing modern institutions resembling those of the Middle Ages, were organized nearly two hundred years ago; and as Mr. Hardwick says, it is thought not improbable that the honor of having first suggested them is due to Defoe, the author of Robinson Crusoe.

In his "Essay on Projects," published in 1696, Defoe advocates a plan for the promotion of societies "formed by mutual assurance, for the relief of the members in seasons of distress," and by way of experiment proposes one "for the support of destitute widows," and another "for the assistance of seamen." He further adds, that "the same thought might be improved into methods that should prevent the general misery and poverty of mankind, and at once secure us against beggars, parish poor, almshouses, and hospitals; by which not a creature so miserable or so poor but should claim subsistence as their due, and not ask it of charity."

The beneficent principle involved in the suggestion of Defoe very soon gave rise to numerous organizations, embracing within their schemes a great variety of pecuniary exigencies; but the practical development of its contemplated

advantages was comparatively slow, and it was not till 1793, almost a century later, that the Friendly Societies received the concurrent sanction of the two Houses of Parliament.*

Thus much for ancient and modern practice in "*forraïne nacyons*." With pride and satisfaction we now turn to our own.

UNDERWRITING IN AMERICA.

The business of underwriting was introduced into the American colonies at an early period in their history, its contract forms and conditions not differing materially from those long before in use in the Old World. These were at first chiefly confined to marine risks, but were subsequently extended to insurance against fire, and finally to insurance upon lives, though the latter did not become a distinct enterprise till the present century.

During the first hundred and sixty years of our colonial history, the business was almost wholly transacted by individual underwriters, who wrote contracts in their own names, and for such amounts as they themselves were willing to assume. It was carried on to some extent, during the eighteenth century, by organized authority, under "deeds of settlement," as in England. It is mentioned that an agency representing foreign insurance societies was in existence in Philadelphia as early as 1721, and another in Boston in 1724.

From the small beginnings of its initial history, insurance has attained in this country a volume unparalleled in the development of business enterprises. As the result of its great progress, all classes of American risks are now written chiefly by corporations established under special charters or general laws; and, as a whole, these are managed with a degree of intelligence, wisdom, and integrity nowhere surpassed among the commercial nations of the world.

Speaking of the wonderful progress of underwriting in America, Mr. Cornelius Walford, of London, one of the most eminent of writers on insurance, makes this remark :†—

* 33d Geo. III., c. 54.

† Insurance Cyclopedica : Walford. See article "Assurance."

"Our American cousins are already wresting the palm of progress from our grasp. They have gone ahead with it in a manner far outstripping all former experience."

In Massachusetts the business began to enlist new interest after the adoption of the State constitution in 1780, and several Insurance Companies were chartered during the remaining years of that century. Some of these early charters authorized insurance against captivity, and also against loss of life at sea,—a species of insurance previously in vogue among individual and associated underwriters, both in this country and in Europe. To what extent such risks were written in Massachusetts cannot now be easily ascertained.

But without further extension of this general review, it may suffice that a comprehensive exhibit of the commencement and progress of underwriting in Massachusetts; covering practically the entire American field, is appropriately embodied in connection with the direct history of the Department which constitutes the subject of this History.

INSURANCE LEGISLATION OF MASSACHUSETTS.

As an important and necessary part of this History, a brief review of the *general* insurance legislation of the State, collated from its more important enactments, with an epitome of some of the results accruing in connection therewith, will impart an intelligent exhibit of the condition of the business of underwriting prior and subsequent to the establishment of the Department.

Nearly a century before the adoption of the Constitution, the Governor and Council and General Court enacted stringent building laws, and prescribed the materials to be used for building in the "Town of Boston." These laws, the first of which was enacted in 1692, were designed for the prevention of disastrous fires from which the inhabitants had been severe sufferers. Even in those early colonial years such laws were deemed as important for protection, as they have since become in connection with insurance interests.

The Massachusetts Mutual Fire Insurance Company was

one of the first incorporated, and continued in successful operation till the disastrous fire in Boston, in 1872. It received a special charter, March 1, 1798, one of the important provisions of which differs so essentially from modern forms, that it will repay transfer to these pages :—

“ The said Corporation may (as soon as the said *two millions of dollars* shall be subscribed to be insured), and they are hereby authorized to insure, for the term of seven years, any mansion-house or other building within this Commonwealth, against damage arising to the same by fire, originating in any cause except that of design in the insured, and to any amount not exceeding four-fifths of the value of any building ; and in case any member should sustain damage by fire over and above the then existing funds of the said corporation, the directors may assess such further sum or sums upon each member as may be in proportion to the sum by him insured, and the rate of hazard originally agreed on : *provided, however*, that no member, during the term of seven years, shall be held to pay, by way of assessment, more than *two dollars* for each dollar by him advanced as premium and deposit.”

The next Company receiving a special charter was the Newburyport Marine, incorporated June 18, 1799. Among the noticeable provisions of its charter appears the following :—

“ The President and a Committee of three of the Directors, to be by him appointed in rotation, shall assemble daily, if need be, for the despatch of business ; and the said Board of Directors, and the Committee aforesaid, at and during the pleasure of said Board, shall have power and authority, on behalf of the Company, to make insurance upon vessels, goods, effects and freight, and against captivity of persons, and on the life of any person or persons during his or their absence by sea, and in cases of money lent upon *bottomry* and *respondentia*, and to fix the premiums and terms of payment.”

Resolves 1807, c. 56 : Resolve requiring Insurance Companies to render an account of their affairs to the next General Court.

The provisions of this resolve called only for a statement of the amount of capital stock actually paid in, the character and amount of the funds in which the same was invested, and the amount of outstanding risks.

Acts 1818, c. 120: An Act to define the Powers, Duties and Restrictions of Insurance Companies.

This appears to have been the first general law enacted in Massachusetts regulating the business of Insurance Companies; and this applies only to those writing marine risks. Some of its important features may be appropriately cited; viz. :—

“All Insurance Companies which shall hereafter be incorporated under the authority of this Commonwealth, shall have power and authority to make insurance on vessels, freight, money, goods, and effects, and against captivity of persons, and on the life of any person during his absence at sea, and in cases of money lent upon bottomry and respondentia, and to fix the premiums and terms of payment. . . .

. . . “In case of any loss or losses, whereby the capital stock of the said companies shall be lessened before all the instalments are paid in, each proprietor or stockholder’s estate shall be held accountable for the instalments that may remain unpaid on his share or shares, at the time of such loss or losses taking place. . . .

“The President and Directors of such companies shall, previous to subscribing to any policy, and once in every year after, publish in two of the newspapers printed within this Commonwealth, one of which at least shall be in the town of Boston, the amount of their stock, against what risk they mean to insure, and the largest sum they mean to take on any one risk.”

Other provisions required them, whenever directed by the Legislature, to submit statements of their company affairs to that body, and to be examined concerning them under oath; also forbidding them to write on any one risk, a sum exceeding ten per cent. of the capital stock of their respective companies.

Acts 1820, c. 266: An Act authorizing the several Insurance Companies in this Commonwealth to Insure against Fire.

This was the first general law authorizing all Insurance Companies incorporated in Massachusetts to insure against fire, that right having been previously delegated by special charter. By this act they received such authority in the following provision :—

. . . "They hereby are authorized, in addition to the powers granted by their respective charters, to make insurance against fire, on such terms and conditions as may be agreed upon by the parties, on any dwelling-houses, or other buildings, and on merchandize, or other property, within the United States: *provided, always*, that no sum shall be insured, on any one risk against fire, exceeding ten per centum of the capital stock, actually paid in, of said Insurance Companies, respectively."

Acts 1827, c. 141: An Act respecting Agencies of Foreign Insurance Companies established in this Commonwealth.

The provisions of this act were very similar to some which appear in the present statutes, relating to the business of Companies chartered outside the Commonwealth. Section one provided that the agent of such Company, before transacting business for it within the State, should file with the Treasurer of this Commonwealth a copy of its charter and of its letter of attorney granted him. The penalty for neglect was five hundred dollars, payable, half to the informer, and half to the Commonwealth.

Section two required such agent, under penalty, to file with said Treasurer a sworn statement of the financial condition of the Company, and to publish the same in some newspaper in the county within which his agency was established.

Section three provided a forfeiture of five hundred dollars for writing a policy of insurance in any such Company whose paid up cash capital was less than two hundred thousand dollars, no one risk to be greater than ten per cent. of the paid up capital.

Acts 1832, c. 95: An Act in addition to an Act to define the Powers, Duties, and Restrictions of Insurance Companies.

This act, as indicated by its title, was in part explanatory of the provisions of previous enactments relating to Companies incorporated in this Commonwealth. It also imposed additional obligations, and one of its sections made such Companies liable to taxation under any general law providing for the same.

Acts 1832, c. 140: An Act respecting Agencies of Insurance Companies incorporated out of this Commonwealth.

This was the first act requiring agents of outside Companies to give bonds, make returns of the amount of business written by them, and pay taxes thereon. The bond in each case was fixed at \$5,000, the returns of business transacted were required semi-annually, and the tax on premium receipts was one and a half per cent.

Acts 1835, c. 147: An Act to regulate Mutual Fire Insurance Companies.

The provisions of this act relate mainly to the details of organization and the liabilities of officers in certain cases. They also permit the issue of policies for seven years for three-fourths of the value of any building in this State, whenever the Company has \$50,000 subscribed to be insured, every such policy to create of itself a lien on the property insured, for the purpose of securing the deposit note and of any lawful assessment thereon. One section imposes a tax in accordance with any general law taxing similar corporations.

Acts 1836, c. 207: An Act relating to Insurance Companies.

Authorizing Companies to invest such part of their capital as may be for their interest, in the stock of any corporation established in this State, whose corporate property consists entirely of real estate, or in the funded debt of any city or town in this State.

Acts 1837, c. 192: An Act to cause the several Insurance Companies to make Annual Returns.

Under the provisions of this act each Insurance Company having a specific capital was required to make annual returns to the Secretary of the Commonwealth, instead of the Treasurer as before, within fifteen days after the first day of December in each year, the returns to exhibit the condition of the Company on said first day of December. The form of return, the first which appears in any statute of the Commonwealth, contained but twenty-one interrogatories, and may have answered all necessary purposes for that period; but with the immensely enlarged and complicated business of the present day, it would be found wholly inadequate, the interrogatories propounded in the modern blanks numbering one hundred

from their president and secretary setting forth the financial condition of the Company, and if any reduction appeared in its capital stock, its risks were to be reduced in corresponding ratio. A new form of return, with nine additional interrogatories, was also enacted.

Acts 1842, c. 9: An Act in relation to Returns from Mutual Insurance Companies.

Under the provisions of this act Mutual Marine and Mutual Fire and Marine Companies were for the first time required to make returns of their financial condition to the Secretary of the Commonwealth, made up to the first day of December in each year. The act also prescribed a form of return.

Acts 1842, c. 21: An Act concerning Insurance Companies.

Companies incorporated with specific capital, and Mutual Marine Companies were required by this act to file notice within ten days thereof of the acceptance, refusal, or discontinuance of their respective charters, with the Secretary of the Commonwealth. Failure to give notice of acceptance within one year was made a forfeiture of charter.

Acts 1843, c. 82: An Act authorizing Trustees to insure Property held in trust in Mutual Fire Insurance Companies.

Acts 1844, c. 82: An Act in relation to Insurance on Lives, for the benefit of Married Women and other persons.

The principal feature of this enactment provides that life insurance for the benefit of a married woman, whether effected by herself, or by her husband, or by any other person, shall inure to her separate use and that of her children, independently of all other persons, including creditors of the party effecting the same.

Acts 1845, c. 17: An Act concerning Mutual Fire Insurance Companies.

Under this act it is provided that policies shall of themselves create a lien on personal property insured thereby, for the purpose of securing payment of the deposit notes and lawful assessments thereon.

Acts 1845, c. 55: An Act concerning Insurance Companies.

Any Insurance Company is authorized by this act to invest one-third of its capital in the stock of railroad corporations

incorporated in this Commonwealth whose capital has been wholly paid in; but no such Company can invest more than one-fifth of its capital in the stock of any one railroad corporation.

Acts 1847, c. 248: An Act in addition to "An Act in relation to Insurance on Lives for the benefit of Married Women and other Persons."

This act provides that insurance made by one party on his own life for the benefit of another person shall inure to the benefit of such other person in the same manner and under the conditions provided in chapter 82 of the Acts of 1844, before cited.

Acts 1847, c. 273: An Act to provide against loss from Insurance by Foreign Companies.

By the provisions of this act every person so far representing in this State any Insurance Company incorporated in any other State or country, as to receive or transmit proposals for insurance, or to receive for delivery policies founded thereon, or otherwise to procure insurance by such Company, for persons residing in this State, is made the agent of said Company and subject to the restrictions and penalties applicable to such agent, every Company so represented to have a capital of not less than \$100,000. The act also imposes some additional restrictions upon Mutual Companies from other States doing business in Massachusetts.

Acts 1849, c. 104: An Act concerning Mutual Fire Insurance Companies.

This act permits Massachusetts Mutual Companies to insure any property included in the terms of their charters, situated in any of the New England States and in the State of New York; the property insured to be divided into two classes, the first to include the less hazardous, and the second, the more hazardous; the policies to designate the class to which they belong, the premiums and deposit notes of each class to be kept separate, and no policy to be issued in either class till the sum of \$100,000 shall be subscribed to be insured therein.

Acts 1850, c. 65 : An Act concerning certain Manufacturing Corporations in the City of Lowell.

Certain corporations named in this act are permitted to contract with each other for mutual insurance against fire.

Acts 1850, c. 279 : An Act concerning Mutual Fire Insurance Companies.

Repealing in part a similar act, ch. 104 of 1849, and giving directors of Mutual Companies discretionary authority to divide the property insured into any number of distinct and separate classes, not exceeding four ; the policies, premiums, deposit notes, and amount subscribed to be insured in each class, remaining subject to the same conditions as were applicable under the original act.

Acts 1851, c. 90 : An Act in relation to Mutual Fire Insurance Companies.

Restricting every Mutual Company from issuing policies, till the sum of \$100,000 shall have been subscribed to be insured by such Company.

Acts 1851, c. 165 : An Act relating to Insurance on Lives.

Requiring Life Insurance Companies to pay a share of their profits to the Massachusetts General Hospital.

Acts 1851, c. 281 : An Act concerning Mutual Marine Insurance Companies.

Setting forth the manner and form of organization, the liabilities of officers, and the general management of their business.

Acts 1851, c. 331 : An Act in addition to "An Act to provide against loss from Insurance by Foreign Corporations."

Providing for the appointment of an attorney to accept service, with penalty of \$300 to \$1,000, and disability to collect premiums or assessments, in cases of neglect ; requiring agents to give bonds in \$5,000, and to make annual returns of business, and pay a tax of one per cent. on premiums and assessments.

Acts 1852, c. 137 : An Act in addition to an Act concerning Mutual Marine Insurance Companies.

Authorizing the declaration of dividends under certain conditions, and the issue of certificates therefor bearing interest at six per cent.

Acts 1852, c. 227 : An Act to Require returns from Mutual Fire Insurance Companies.

Acts 1852, c. 231 : An Act relating to Insurance by Foreign Corporations.

The important provisions of this act constituted the Secretary, Treasurer, and Auditor of the Commonwealth a Board of Insurance Commissioners to examine, annually, in the month of November, the statements and returns made by Foreign Companies and their agents, to propound such interrogatories and require such answers as they should deem proper, and to prepare and submit to the Legislature an Abstract of said statements and returns.

Acts 1852, c. 311 : An Act in relation to Insurance on Lives by Foreign Corporations.

Extending the provisions of previous acts relating to Companies transacting a fire and marine business, to those making insurance on lives. The form of return required by this act from Companies doing the latter business, presents a curious contrast with the very elaborate forms now prescribed. As it appears to have been the first form enacted for the returns of Life Companies, it may very properly have place in this connection :—

Form of Return for Life Insurance Companies.

Name of the Company.

Where located.

Amount insured by existing policies.

Present value of existing policies.

Present value to the Company of future premiums on these policies.

State the name of the person or persons who made the calculations on which the answers to the two preceding statements were made.

Amount of assets of the Company.

How invested.

Amount due from the Company for losses.

Amount of other claims against the Company, including dividends unpaid.

Amount of all expenses the past year, including commissions paid to agents.

Acts 1853, c. 333 : An Act relating to Insurance Companies.

Imposing a penalty of \$500 against any Insurance Company for doing business under any other name, style, designation, or title, or for any other purpose, or upon any other principle, than that expressed in its charter.

Acts 1853, c. 376 : An Act concerning Insurance.

Providing a penalty of \$1,000, or imprisonment not exceeding six months, for each act of false or fraudulent misrepresentation in procuring any payment, or any obligation for the payment of premium for insurance.

Res. 1853, c. 82 : Resolve for Revision of the Laws relating to Insurance.

Authorizing the Governor to appoint two Commissioners to revise and digest into one act all the general statutes of this Commonwealth, upon the subject of insurance, with power to send for persons and papers, and report to the next General Court.

Acts 1854, c. 453 : An Act concerning Insurance Companies.

This act, a twenty-page document, is a codification of all the insurance laws of the Commonwealth remaining in force, including several revised forms of returns for the use of Stock and Mutual Companies, as prepared by the Commissioners appointed under ch. 82 of the Resolves of 1853. The Legislature of 1854, to which the codification was submitted, enacted the whole in one statute. As its important provisions have been cited from year to year in the preceding pages of this History, no further reference is necessary here.

REPORTS UNDER THE PRECEDING LEGISLATION.

The first official report of the business of insurance published by authority of the State was compiled in accordance with the provisions of chapter 192 of the Acts of 1837, by John P. Bigelow, then Secretary of the Commonwealth. It was transmitted to the Legislature in January, 1838, and was entitled an "Abstract of the Returns of Insurance Companies incorporated with Specific Capital; exhibiting the Condition

of those Institutions on the first day of December, 1837.”* It was an eight-page document,† and represented only Massachusetts Companies, forty-eight in number, twenty-nine located in Boston, and nineteen in other portions of the State, with an aggregate capital of \$9,415,000, and outstanding risks amounting to \$139,808,644. No intelligible statement of their actual gross assets and gross liabilities can be gathered from the returns, and ten Companies were not heard from at all.

An evidence of the loose and unsatisfactory condition of the business, and of the lack of accountability and efficiency in its management in those early years, appears in the brief introduction submitted by Secretary Bigelow, who says :—

“As these corporations are not required by law to file any notice with this Department of the acceptance or discontinuance of their charters, I had no official or certain knowledge of what offices were, or were not, actually in existence. Blanks were, however, forwarded to the addresses of such as were commonly supposed to be in operation.”

The same remark is repeated in the following year, with an additional statement by the Secretary, that, in many cases, the investments in bank and railroad stocks, as reported by the Companies, did not correspond in amount with either the market or par value of the number of shares returned.

For a period of nineteen years, ending with 1855, the returns of Insurance Companies doing business in Massachusetts were made to the Secretaries of the Commonwealth, by whom they were annually reported to the Legislature in the form of Abstracts, substantially in conformity with that for 1837, already cited. The last of the series of Abstracts prepared under this *régime* was published in January, 1856, and covered the returns for the year ending Dec. 1, 1855, that relating to the business of outside Companies being rendered by Secretary Wright, Jan. 1, and that relating to

* Mutual Fire, Mutual Marine, and Mutual Fire-Marine Companies were not included, no returns from them being required.

† Under the present system of returns, the annual reports of the Department, fire and life, cover from ten to twelve hundred pages.

Home Companies by his successor, Secretary De Witt, Jan. 31, 1856.

As the business of insurance in Massachusetts was thenceforth to be supervised by the State Insurance Department, a few of the more important statistical items given in these closing Abstracts may have interest here.

There were 171 Companies transacting business in the State at the close of 1855. Of these, 118 were Home Companies, including five Life Companies, and fifty-three were incorporated elsewhere, the latter including twelve Life Companies; also five Companies from foreign countries, and nineteen which made no returns for that year. Besides these, eight outside Companies which had been doing business in the State were reported as insolvent.

So many of the Companies from other States failed to make the required returns, that any aggregate statement of their business results would be of no value in this connection; and so imperfect were the returns from the Home Companies, that no reliable exhibit of their actual assets and liabilities can be eliminated.

Of the latter class, thirty-four were Stock Companies, nineteen of them located in Boston, the whole having an aggregate paid-up capital of \$6,386,100, with outstanding risks amounting to nearly \$185,000,000.

Of the fifteen Mutual Marine and Mutual Fire and Marine Companies, seven were Boston Companies, and the whole fifteen had assets amounting to \$6,398,389, with nearly \$130,000,000 of outstanding risks.

Of the sixty-nine Mutual Fire Companies, eleven were located in Boston, and the whole were carrying an aggregate risk of \$200,089,637.

The five Life Companies, including the Massachusetts Hospital Life, were at that date in possession of assets amounting to \$1,863,095, with \$742,081 of liabilities. Their total outstanding insurance on lives amounted to *only a little more than twelve millions of dollars*, the premium reserve on which was estimated by themselves at \$693,961.

From this brief *résumé* of the insurance business transferred to the supervision of the Department at its organization, both its comparatively limited volume and the general con-

dition of its interests will be readily conceived. Its subsequent development and prosperity, and the beneficial results of the departmental administration of the insurance laws of the State, have become matters of history closely identified with the material welfare of the Commonwealth and its people.

ESTABLISHMENT OF THE MASSACHUSETTS DEPARTMENT.

Under the provisions of chapter 231 of the Acts of 1852, the Secretary, Treasurer and Auditor of the Commonwealth were constituted a Board of Insurance Commissioners, and were charged with the performance of certain limited duties. The codified statute of 1854, chapter 453, already referred to, continued the same Board with substantially the same official service; but the Act of 1855, cited below, abolished that Board, and provided for the appointment of a new Board of three Commissioners, delegating to them the administration of a regularly organized Insurance Department. The last-named Act was approved March 31, 1855, and though materially modified by subsequent legislation, its importance entitles it to preservation as a part of this History.

Acts 1855, c. 124: An Act to establish a Board of Insurance Commissioners.

Be it enacted, &c., as follows:

SECT. 1. A board of insurance commissioners is hereby established in this Commonwealth, which shall consist of three persons, who shall be appointed by the governor, with the advice of the council, on or before the first day of May next, and who shall exercise the powers, and perform the duties, hereinafter prescribed. The first person appointed on said board shall hold his office for the term of one year; the second person appointed for the term of two years; and the third person appointed for the term of three years. At the expiration of the term of each, and hereafter, when a term shall expire, there shall be appointed to fill the vacancy in said board, a person who shall hold his office for the term of three years, so that one new appointment shall be made each year, each new commissioner holding his office for the term of three years. But any person going out of office, by the expiration of his term, may be reappointed, and the governor, with the advice of the council, may at any time remove from office any or all of said commissioners, and may fill all vacancies in said board, which arise from removal or otherwise.

SECT. 2. Before entering upon the duties of their office, the said commissioners shall severally make oath before some justice of a court of record, or before any two justices of the peace within the Commonwealth, that they will faithfully and impartially discharge and perform all the duties incumbent upon them, in their said office, agreeably to the constitution and laws of this Commonwealth, and according to their best abilities and understanding; a certified copy of which oath shall be returned within thirty days, to the office of the secretary of the Commonwealth.

SECT. 3. The said commissioners shall keep and preserve, in a permanent form, a full record of their proceedings, including a concise statement of the condition of each company visited or examined by them as hereinafter provided. And they shall have power to appoint a clerk of their board, prescribe his duties, and fix his compensation, whenever the public good may in their opinion require such appointment.

SECT. 4. Each of said commissioners shall receive, as compensation for his services, five dollars for each and every day's attendance upon the duties of his office, and at the rate of one dollar for every twenty miles travelled by him in the performance of the same. And the governor is hereby authorized to draw his warrant on the treasury therefor, and also for the compensation of any clerk appointed and employed by said commissioners.

SECT. 5. The said commissioners, or any two of them, at least once in every two years, and as much oftener as they may deem expedient, shall visit every insurance company of whatever description, which has been, or may hereafter be, incorporated by authority of this Commonwealth, and shall have free access to their books and papers, and shall thoroughly inspect and examine all the affairs of the said companies, and make any and all such inquiries as may be necessary to ascertain the condition of the said corporations, and their ability to fulfil all the engagements made by them, and whether they have complied with the provisions of law applicable to their transactions: *provided*, that said commissioners shall examine all insurance companies in this Commonwealth, as soon after this act goes into operation as may be; and, *provided, also*, that they shall examine all insurance companies hereafter established in this Commonwealth, within one year after they shall go into operation.

SECT. 6. The said commissioners, or any of them, may summon and examine under oath, all directors, officers or agents of said insurance companies, and such other persons as they may think proper, in relation to the affairs, transactions and condition of such corporations; and any such director, officer, agent or other person, who shall refuse without justifiable cause, to appear and testify

when thereto required as aforesaid, or who shall obstruct, in any way, any commissioner in the discharge of his duty, as prescribed by this act, shall, on conviction thereof, be subject to a fine not exceeding one thousand dollars for each offence, or imprisonment for a term not exceeding one year.

SECT. 7. In addition to the examination herein provided for, if any five or more persons who are officers, stockholders, members or creditors of any insurance company, shall make and sign an application to said commissioners, requesting them to examine the affairs of such company, setting forth, under oath, their interests in said company, and the reasons for making such examination, it shall be the duty of the said commissioners to proceed forthwith and make a full investigation of the affairs of such corporation, in the manner provided by this act.

SECT. 8. If upon the examination of any insurance company, a majority of the said commissioners shall be of opinion that the same is insolvent, or that its condition is such as to render its further progress hazardous to the public, or to those holding policies against said corporation, it shall be their duty to apply to some one of the justices of the supreme judicial court, to issue an injunction to restrain such corporation in whole or in part from further proceeding with its business, until after a full hearing in the premises can be had before said court; and such justice shall forthwith issue such injunction, and, after a full hearing of all the parties interested in the matter, may dissolve or modify the said injunction, or make the same perpetual, and may make such orders and decrees to suspend, restrain or prohibit the further continuance of the business of such corporation, as may be needful in the premises; and said justice may, at his discretion, appoint agents or receivers to take possession of the property and effects of the corporation, subject to such rules and orders as may, from time to time, be prescribed by the supreme judicial court, or any justice thereof, in vacation—the said court or justice acting in the matter according to the course of proceedings in equity.

SECT. 9. The said commissioners, in the month of December, annually, shall make a report to the secretary of the Commonwealth of the general conduct and condition of the corporations visited by them since their last annual report, making such suggestions as they shall deem expedient; and if any of said corporations shall, in the opinion of the commissioners, be found at any time to have violated any law of this Commonwealth, or if the officers of any insurance company shall be found to have violated any of the existing laws in relation to insurance companies, the said commissioners shall forthwith make a special report on the subject of such viola-

tion, containing such statements and remarks as they may deem expedient, to the secretary of the Commonwealth; and the secretary shall give notice of the same to the attorney-general, who, in behalf of the Commonwealth, shall at once prosecute said company or said officer, as the case may be, for such violations. The secretary of the Commonwealth shall cause the reports of the said commissioners to be printed and laid before the legislature at the next session thereof after the same are made.

SECT. 10. The said commissioners shall see that all foreign insurance companies, and their agents, doing business in this Commonwealth, duly comply with the laws of the Commonwealth in relation to foreign insurance companies; and when it shall come to their notice, that any such foreign insurance company or its agents has violated any such law, the said commissioners shall report the facts to the secretary of the Commonwealth, who shall give notice of the same to the attorney-general; and the attorney-general, in behalf of the Commonwealth, shall prosecute the guilty parties for such violation.

Under the provisions of the preceding Act, the first Board of Commissioners was appointed and the Department organized. The accompanying tabulation gives the names of the several Commissioners, with the date of their appointment, term of service, etc., from 1855 to the present time:—

PAST AND PRESENT COMMISSIONERS.

[Names of *past* Commissioners in small capitals; of *present* Commissioners in italics.]

Date of original Appointment.	N A M E.	Residence.	Qualified.	Reappointed.	Resigned.	Expiration of Term.
Apr. 3, 1855,	AUGUSTUS O. BREWSTER,	Boston, .	Apr. 9, 1855,	Apr. 8, 1856,	June 6, 1856,	Apr. 3, 1859.
3, 1855,	NATHANIEL K. ALLEN, .	Salem, .	9, 1855,	-	-	3, 1857.
3, 1855,	CHARLES L. PUTNAM, .	Worcester,	10, 1855,	-	Sept. 30, 1856,	3, 1858.
June 6, 1856†	ELIHU C. BAKER, .	Medford, .	June 9, 1856,	-	*	3, 1859.
Sept. 30, 1856,	JOHN FIELD, . . .	Worcester,	Oct. 13, 1856,	-	*	3, 1858.
May 20, 1857,	GEORGE T. STEARNS,	Boston, .	May 21, 1857,	-	*	3, 1860.
Apr. 28, 1858,	ELIZUR WRIGHT, .	Boston, .	Apr. 29, 1858,	Apr. 26, 1864,	†	28, 1867.
June 28, 1858,	GEORGE W. SARGENT,	Lawrence,	May 1, 1858,	July 26, 1864,	†	28, 1867.
Oct. 28, 1866,	JOHN E. SANFORD,	Taunton, .	July 2, 1866,	July 1, 1869,	Nov. 1, 1869,	July 1, 1872.
Dec. 8, 1874,	JULIUS L. CLARKE,	Newton, .	Nov. 1, 1869,	1, 1872,	Jan. 1, 1875,	Jan. 1, 1875.
	<i>Stephen H. Rhodes,</i> .	Boston, .	Dec. 31, 1874,	-	-	Jan. 1, 1878.

PAST AND PRESENT DEPUTY COMMISSIONERS.

May 17, 1871,	GEORGE W. SARGENT, .	Chelsea, .	May 17, 1871,	-	June 16, 1872,	-
June 17, 1872,	STEPHEN H. RHODES, .	Boston, .	June 17, 1872,	-	Dec. 31, 1874,	-
Mar. 4, 1875,	BENJAMIN C. DEAN, .	Lowell, .	Mar. 4, 1875,	-	Mar. 21, 1876,	-
Apr. 1, 1876,	<i>George H. Long,</i> . . .	Watertown,	Apr. 1, 1876,	-	-	-

* The Board of three Commissioners was abolished by chapter 177, Acts of 1868.

† The Board of two Commissioners was abolished by chapter 265, Acts of 1866.

FIRST ANNUAL REPORT OF THE DEPARTMENT.

In their First Report, addressed to the Secretary of the Commonwealth, the Commissioners say that "in the exercise of their best skill and judgment" they had prepared "such interrogatories as would serve to elicit the true condition of the several Companies which it was their duty to examine." These interrogatories were much more numerous and critical than ever before adopted, and the answers to them were duly recorded in permanent books open to public examination.

In the prosecution of their service, these first Commissioners inaugurated substantially the same system of investigation which their successors have maintained and elaborated to the present time. Companies were visited without previous notice, and their books, papers, stocks, bonds, mortgages, and other securities were subjected to searching scrutiny, for the purpose of testing the soundness of the Companies, and their ability to meet all existing liabilities. By this personal and official examination, the Commissioners were not only enabled to discover impairment and insolvency which till then had been concealed, but to strengthen confidence in the character and condition of Companies worthy of such trust, thus investing the business of insurance with a watchful supervision preëminently in the interest of public security.

The Report proceeds to review the Massachusetts field, and the practice of insurance as then existing, but an intelligent epitome of the many valuable suggestions submitted would fill too large a space in this History.

There were then in the State, as in later years, some Companies from abroad which deemed it no dishonor to evade the laws. In 1855, no less than fifteen such Companies were transacting a fraudulent business in Massachusetts. The Report says :—

"Vigorous and active measures were at once taken, and those Companies were compelled to abandon their agencies and withdraw from the State. A few of them resisted stoutly the action of the Board, but finally yielded, and returned within their own limits."

Among other facts showing the necessity for an Insurance Department, it was found that some Companies utterly un-

worthy of confidence were competing for premiums within the limits of the State. In this connection the Report continues :—

“ Not only have some returns been submitted to the Board, setting forth the fact of a compliance with the law, inasmuch as the Companies possessed one hundred thousand dollars invested in real estate, but the officers have visited the Board in person, pledging their honor and integrity as men, to the truth and accuracy of their sworn statements. In several cases it has appeared, on investigation, that the statements were false, and the assets of the Company nearly worthless.”

It is hardly necessary to say that the Massachusetts Department commenced its history with the determination to root out such fraud and double dealing, and thus enable a too credulous public to discriminate between the good and the bad.* The Commissioners appear to have found, even in their initiatory work, a class of Companies which they boldly affirm—

“ Seem to have been gotten up more for individual emolument than the public good, and are managed without that skill, economy and experience so essential and important to the successful development of those beneficial results which should flow from well-regulated institutions.”

Acts 1856, c. 252: An Act concerning Insurance Companies.

Practically a recodification of all insurance laws then in force, with such additions as the first experiences of the Department had suggested. Among the important modifications contained in its twenty-five pages, were those requiring more perfect returns to be made to the Commissioners before the fifteenth day of November for the year ending on the thirty-first day of October preceding; forbidding Life Companies to take fire or marine risks; authorizing the Commissioners to value outstanding life policies, if deemed expe-

* During its twenty years of service, the Department has relieved the people of the Commonwealth of the presence of upwards of one hundred fraudulent and worthless Companies. It is no imputation upon the good name of honorable and well-managed Companies to say that frauds like those cited by the Commissioners in 1856, the first year of the Department, have been discovered and exposed through its care and watchfulness, in every subsequent year.

dient, on some day in every year designated by them, the Companies to pay therefor one cent on every thousand dollars insured by them on lives, and to furnish to the Commissioners, or to the person employed by them, an attested statement of the form, number, date and amount of each policy, and the age of the insured at the date thereof, or in lieu of said statement, to admit the person making the valuation into their offices, paying his necessary expenses thither and back; making it unlawful for any Company to issue policies until its entire capital shall have been subscribed and paid in, in cash, unless otherwise provided for in its charter, and until the receipt of a certificate from the Insurance Commissioners, authorizing such Company to issue policies, said certificate to be granted only upon personal examination by the Commissioners; requiring Companies chartered as Stock and Mutual Companies to keep the business of their stock and mutual departments separate; and providing that no Mutual Company incorporated in another State shall insure property upon the mutual plan within this Commonwealth, unless such Company shall have \$100,000 in available cash funds, securely invested, and at least \$100,000 in deposit notes; and providing further, that no Massachusetts Mutual Company thereafter incorporated should insure property without the limits of the State.

Acts 1857, c. 259: An Act in addition to an Act concerning Insurance Companies.

Imposing upon every agent making insurance in violation of any law of the Commonwealth a forfeit of \$1,000 for each offence.

SECOND ANNUAL REPORT.

In their Second Report, the Commissioners, after speaking encouragingly of the sound and prosperous condition of the Companies authorized by the Department, add the following cautionary words relative to irresponsible organizations:—

“Our business men are fast becoming convinced that it is far better to pay fair and even liberal premiums to good offices, rather than, as has been too frequently the practice, for the sake of a nominal saving of a slight per cent., to take any policy which may be offered as a reliable and valid insurance.”

The same Report, referring to the subject of a statute form of policy, previously recommended, again urges the propriety and equity of its adoption in the business of Mutual Companies, as a means of "avoiding the difficulties and litigations which almost inevitably grow out of the long and complicated by-laws attached to many of the policies in use." After citing the statute of 1856, providing that no member should be liable to pay, in addition to his premium and deposit, more than a sum equal to his said premium and deposit, the Report proceeds :—

"It would seem that this language is sufficiently explicit, and yet several Companies return as their estimate of the statute liability of their policy-holders to assessment, *three times the amount of the premium and deposit*, thus representing to the public, and undoubtedly honestly believing themselves, that their contingent assets are fifty per cent. larger than they really are."

THIRD ANNUAL REPORT.

The Third Report, submitted in 1858, reviews the advantages already secured under the administration of the Department. The depression and disarrangement of financial affairs through which the country had just passed, had seriously involved the interests of Insurance Companies, as well as those of other moneyed institutions, yet the condition of Companies doing business under the sanction of the Department was such as to insure their soundness and the faithful observance of their responsibility to the public. In noting the progress made since the organization of the Department, and through its efficient enforcement of the laws, the Report says :—

"Within the last three years there has been a manifest improvement in the business of insurance in this State ; arising,—

"*First.* From a greater interest being taken in the subject by the community. And

"*Second.* From better rates of premium paid for insurance.

"The first element of this improvement has been educed by the impositions practised by Insurance Companies going into operation without any actual capital or basis of strength, and designed only to furnish employment, with lucrative salaries, for parties having no regard for aught but their own private advantage. . . .

"The disposition of the public to receive a policy written by any Company, and bearing the forms of law, as a valid insurance, made the success of such Companies easy and sure for a time; but when losses occurred upon those policies, the worthlessness of the Companies issuing them became apparent. . . .

"The second element of improvement is dependent partly, and perhaps principally, upon the practical results of the first.

"While by the operation of this growing public sentiment, to which we have alluded, fraudulent or unsafe Companies, either Home or Foreign, have been deprived of a large share of their business, the laws of the State have assisted in driving them from the field, thus enabling substantial and honest Companies, freed from irresponsible and reckless competition, so to control and regulate their business, as to be able to meet promptly all just and legal claims against them, and to command at once the confidence and support of the public."

Reciting numerous results growing out of the service of the Department in securing the complete protection of the insuring community, the same Report affirms the determination of the Commissioners to adhere to their established rule, viz. :

"To admit no Company to do business in the State until personally visited, and all its affairs, its investments, and everything affecting its solvency, should be examined either by themselves or their selected agent."

The adoption of this rule, which has ever since been observed by the successive Commissioners, was directly in the interest of the people, as well as of sound Companies and honest insurance. As one of its results, numerous Companies applying for admission have either been rejected upon examination, or have voluntarily withdrawn, rather than submit to a test which would have inevitably revealed their weakness or insolvency.

Very much of the practical insurance legislation now in force in Massachusetts, is the direct result of the suggestions based upon the experiences of its Insurance Department. Hence, nearly all the Reports of its Commissioners have discussed and recommended enactments looking to the proper regulation of the business and the effectual protection of the insured and the insuring. The earlier, as well as the later,

history of the Department has thus developed and recorded practical and useful achievements in this direction.

Among other measures recommended in the Third Report, and subsequently carried into effect under statutory provision, were the suppression of a numerous class of itinerant insurance agents, representing unknown or worthless Companies, and in their name collecting premiums in open defiance of the laws of the State; the passage of a law providing that all persons transacting business, either directly as agents, or by receiving applications from other persons or corporations for Insurance Companies not incorporated by this Commonwealth—transmitting the same and receiving in return policies of insurance therefor, and retaining directly or indirectly, any commission for such service—shall be taken and held to be the agents of such Companies; also providing that all general and local agents of Companies from other States and countries shall file their bonds with the Insurance Commissioners for approval and acceptance, and procure from them, before transacting business for such Companies, a certificate that the Companies represented by them have been legally admitted into the State, and that said Companies and agents have fully complied with the laws thereof relating to the same—such certificates to be renewed annually; also a more stringent enactment to secure the prompt filing of annual statements.

The success with which the Department has been able to carry into effect these and other measures intrusted to its administration, has rendered them a source of great advantage and utility. In the execution of this service, it has received, from first to last, the coöperation of every honorable and law-abiding Company and agent.

Acts 1858, c. 49: An Act in relation to Returns by Agents of Foreign Insurance Companies.

Providing additional penalties for delay or neglect in making returns. The provisions of this act were repealed in the same year (ch. 170), and agents were relieved from penalties and forfeitures already incurred, upon giving bonds to make the required returns.

Acts 1858, c. 150 : An Act to amend an Act concerning Insurance Companies.

Amending sect. 39, ch. 252, Acts 1856, so as to authorize any Mutual Fire Company hereafter incorporated in this Commonwealth to issue policies when it shall have \$250,000 subscribed to be insured, instead of \$500,000, as previously required.

FIRST REORGANIZATION OF THE DEPARTMENT.

Acts 1858, c. 177 : An Act for the better establishment of the Board of Insurance Commissioners.

Be it enacted, &c., as follows :

SECT. 1. The board of insurance commissioners shall hereafter consist of two commissioners, who shall receive an annual salary of fifteen hundred dollars each, payable in quarterly instalments, on the first days of January, April, July and October, respectively, in lieu of the *per diem* compensation and clerk hire, authorized by the fourth section of the one hundred and twenty-fourth chapter of the acts of the year eighteen hundred and fifty-five.

SECT. 2. It shall be the duty of said commissioners to visit and examine, whenever they shall deem it necessary, any insurance company, or loan fund association in this Commonwealth ; and it shall be their duty so to do whenever they shall be requested, in writing, by five persons, each of whom is either a stockholder, or a creditor, or is in some way pecuniarily interested in said company or association ; and it shall be the duty of said commissioners to calculate the existing value, on some day in every year, designated by them, of all outstanding policies of life insurance, in companies authorized to make insurance on lives in this Commonwealth ; and such calculated values shall be included by the insurance commissioners in their annual report to the legislature. All companies making insurance upon lives, or their agents, in this Commonwealth, shall furnish to the commissioners an attested statement, certified in the same manner in which their returns are now required to be certified, setting forth in form the number, date and amount of each policy, and the age of the insured at the period of its date ; in default whereof the said companies, or their agents, shall be liable to the same penalties as are imposed by law, for neglect to make returns.

SECT. 3. All acts and parts of acts inconsistent with this act, are hereby repealed. [*Approved March 27, 1858.*]

Under the provisions of this Act, the Board of *three* Commissioners ceased to exist, and a new Board, consisting of

two, assumed the duties of the Department, May 1, 1858, with Hon. Elizur Wright as Chairman. During the remaining months of the year, the business of the Department was materially reorganized, and greater efficiency was introduced into its various branches of service.

FOURTH, FIFTH AND SIXTH ANNUAL REPORTS.

The Fourth was the first Report in the regular series published after the reorganization of the Department in 1858, and the enactment of the law in the same year authorizing the Commissioners to value the outstanding policies of Life Insurance Companies. Referring in this connection to the principles and benefits of life insurance, when legitimately conducted, Mr. Wright submits these views upon the doctrine of probabilities as appertaining to life and fire experiences :—

“Nature, in all her works, studies graduation, but in her finest she also studies to conceal it. The scales of a fish overlap each other by visibly regular intervals. The feathers of a bird overlap, too, but by an adjustment that escapes notice and defies measurement. One human generation steals away after another, in lives of such varied length as apparently to laugh at the idea of law, the father often living as heir to the son, and nearly one-half the race dying before it reaches maturity. The population, always renewing itself, sinks away as imperceptibly and unaccountably to the careless beholder as a river running across a sandy plain, or the water from the pulp that is made to flow over the sieve of a paper machine. Yet careful observation on any considerable number of lives never fails to discover footprints of adjustment and a remarkable approach to what may be represented by that miracle of mathematics and pride of nature, a curve. No one deduction, though it extended to a hundred thousand lives, would be of much authority as a revelation of the ultimate life-curve at which nature aims. It would, doubtless, have more or less anomalies, vibrations and zigzags in its line. But multiplied inductions, being found to agree in the main, must correct each other, and establish with sufficient certainty the limits of that zodiac which comprehends the decrements of life for the various classes of population. Observations on the population of particular localities, and of entire nations, on annuitants who have the strongest pecuniary motive to live, and who have often been selected for their strength of vitality, and on insured lives that have an almost equally strong pecuniary motive to die

promptly, have resulted in scales of decrement differing so little from each other and from a regular curve, that one must be profoundly skeptical not to believe in the existence of a perfectly graduated scale, curve or law, which nature works after as her pattern or type.

“With the final cause of this fact, which may be regarded as one of the most interesting discoveries of modern science, we have nothing to do here. We only wish to get it duly recognized as a good reason why the risk on an insured life or on a thousand lives, should be viewed differently from that on an insured house or on a thousand houses. There is a basis for valuation in the one case which does not exist in that of the other. Though by studying the statistics of conflagration we may somewhat enlighten our judgment as to the ratio of loss that may be expected to accrue on a given large number of fire risks, so as to be able to fix a reasonable premium for insuring against fire, yet no carefulness or persistence of observation has ever been able to discover any traces of a law in regard to the occurrence of destructive fires. They are preventable on the one hand up to the limit of non-occurrence; they are possible on the other up to the entire destruction of whatever is combustible, and they range pretty freely and fortuitously between these limits. The probabilities in regard to them are always changing with time, place and circumstances. Therefore it is that, leaving dishonesty out of consideration in both cases, fire insurance can never possess the certainty and stability which belongs to life insurance.”

Upon the vital question of a safe and equitable premium reserve, the same Report continues :—

“The difference between the various rates of mortality adopted by different Companies is probably of less practical importance than the difference between the rates of interest assumed as certain to be realized on the investment of money. A very large part of the immense sums promised to be paid in the distant future is to be produced by the accumulation of interest, and the premium being fixed at the outset as unalterable, it will make a life or death difference with the Company whether six per cent. is always to be received on investments, or the rate is to fall occasionally or permanently to four or three per cent. If the interest is to be more, the premium may be less; and if it is to be less, the premium *must* be more. The only safety is to assume the rate of interest so low that the profits on investments may always exceed it, and to divide at short intervals the surplus that may result from the excess. The English Companies are generally afraid to assume a rate higher than three per

cent., and some assume as low as two and one-half. The American Companies generally deem it safe to assume four per cent.*

Referring to over-accumulation from a higher rate of interest on investments than the assumption as the basis of the premium, the Report adds:—

“This surplus, in the case of Mutual Companies, belongs to the insured from whose premiums it has accrued, and in proportion to the amount paid by each multiplied into its time. If it should not be divided, but continue accumulating till those who were the first contributors to it, and for that reason probably are most largely interested, have dropped away by death, or by the lapse or surrender of policies, a wrong will be done which, though not so frightful as bankruptcy, may be as extensive in its transfer of property from the hands of its owners to those of strangers. . . . Every Mutual Life Insurance Company is exposed to two opposite dangers: over-accumulation on the one hand, by which the earlier members may be defrauded to enrich the later ones; and excessive dividends, by which the earlier members are benefited to the injury of the later and perhaps to the bankruptcy of the Company.”

“The Non-Forfeiture Law.”

Discussing the subject of the forfeiture of policies by the non-payment of premiums, Mr. Wright, the father of the “Non-Forfeiture Law” of Massachusetts, says in the Fourth Report:—

“The absurdity of having the forfeiture of an annual premium insurance work the forfeiture of one on which the premium has all been paid down, is too flagrant to need dwelling on. . . . The excuse offered for this palpable injustice, is, that every insuree is made aware, before taking his policy, that such is the condition of forfeiture, both of it and of all the additions that may be made to it. If a person in such circumstances, commencing a life-long experiment, does not misunderstand the conditions of the policy, he may misunderstand his own strength, and may be very unwise in piling up penalties to be visited years hence on his want of punctuality. Why should the Company invite him to do it?”

* The Massachusetts standard.

In the same connection, the Report proceeds to argue that it would not be a law impairing the just obligation of contracts, but quite the contrary, which should enact that any policy thereafter issued by any Company chartered by authority of this Commonwealth, after lapse for non-payment of premium, should nevertheless be good against the Company in case of death, should that event occur before the value of the policy, at the time the last premium was due, should be exhausted in temporary insurance. Or, in other words, that a policy ought not to become void for non-payment of premium till the sum already paid has been exhausted in temporary insurance, or till the policy has no longer any value.

Again, in the Fifth Report, Mr. Wright, continuing the discussion of the same subject, urges the enactment of a properly guarded statute recognizing the equity of temporary insurance under a forfeited life policy, for the full period which the premium already paid will cover, and adds :—

“Very large corporations may take narrow views of their own interests, and we think the Companies which oppose this legislation mistake their true policy, which is to have their business freed from all bugbears and relics of barbarism, all unfair gambling, and made incapable of giving any customer a value less than that for which he pays.”

In the Sixth Report the same subject is further considered, and the following language is used :—

“Corporations are the creatures of the Legislature, and must undoubtedly conform the contracts they make to its will, when that will is once expressed. In this case, by expressing its will against a bargain which in point of morals is no better than a bet, and an unfair one at that, we believe it will benefit the Life Insurance Companies no less than those who would otherwise become the victims of their peculiar mode of obtaining pay for service never to be performed. We do not in the slightest degree question that this is done with the best possible intentions. But we have all read of a bad place paved with those good intentions. Practically the law is not needed against the best Companies, which are altogether better than their bargains. But Companies, such as have been and may yet be, under dishonest, reckless and mercenary management, can

and will, with such bargains, make a good thing, in a financial sense, of their bad credit, by sending out highly magnetic and glib-tongued agents into quarters where their standing is not well known,—and the world will always be too large to have it known everywhere,—and alluring men to take policies, who, after several premiums are paid, will discover their error, and forfeit what they have overpaid as the best mode of escape from greater loss. By such gains in the mother country, companies of virtual swindlers, under the name of life insurance, wasting in profligate expenditure a full third of all the funds intrusted to them, have managed to exist through, perhaps, an entire generation, and make a show of solvency and respectability.”

The paragraphs already cited sufficiently indicate the principle involved in Mr. Wright's proposition, and although at the instance of several Insurance Companies the legislation sought for was strongly opposed in 1859, 1860 and 1861, yet at the Session of 1861 the act known as the “Non-Forfeiture Law” became a statute of the Commonwealth. We quote its text as follows:—

[Chap. 186, Acts of 1861.]

SECT. 1. No policy of insurance on life, issued on or after the tenth day of May, in the year eighteen hundred and sixty-one, by any company chartered by the authority of this Commonwealth, shall be forfeited or become void by the non-payment of premium thereon, any further than regards the right of the party insured therein to have it continued in force beyond a certain period, to be determined as follows, to wit: The net value of the policy, when the premium becomes due and is not paid, shall be ascertained according to the “Combined Experience,” or “Actuaries’” rate of mortality, with interest at four per centum per annum. After deducting from such net value any indebtedness to the company or notes held by the company against the insured, which notes, if given for premium, shall then be cancelled, four-fifths of what remains shall be considered as a net single premium of temporary insurance, and the term for which it will insure shall be determined according to the age of the party at the time of the lapse of premium, and the assumptions of mortality and interest aforesaid.

SECT. 2. If the death of the party occur within the term of temporary insurance covered by the value of the policy, as determined in the previous section, and if no condition of the insurance other than the payment of premium has been violated by the insured,

the company shall be bound to pay the amount of the policy, the same as if there had been no lapse of premium, anything in the policy to the contrary notwithstanding: *provided, however*, that notice of the claim and proof of the death shall be submitted to the company within ninety days after the decease; and *provided, also*, that the company shall have the right to deduct from the amount insured in the policy the amount at six per cent. per annum of the premiums that had been forborne at the time of the death.

It will be seen that this important act proposes no interference with past contracts, but simply a provision of law that in future contracts "nothing shall be forfeited beyond the policy-holder's share of accrued divisible surplus and the right to be insured beyond the term already fully paid for in cash,—the establishment of the principle, in fact, that the policy-holder, or his representatives, shall be entitled to all the insurance which he pays for, whatever may be the terms of the contract."

Referring to the final passage of the act, Mr. Wright remarks in the succeeding Report, that there is no Company in the Commonwealth which cannot with perfect safety award to *all* its policy-holders the full security which the act intends to provide for the future, without at all raising its premiums.

For the purpose of determining the net value and term of extension of forfeited policies, under the provisions of the act, he annexes to the Report an elaborate table, computed by himself, of single premiums at all ages, for any number of years within the limits of the Combined Experience Table of Mortality.

At an early period after the enactment of this statute, several of the Life Companies, recognizing the principle that the policy-holder has an equitable claim to all the insurance he pays for, adopted a "Non-Forfeiture Plan," which, with various modifications, has since come into general use, holding themselves bound to pay, at the death of the insured, so many fifths or tenths, etc., of the sum insured as he had paid full premiums, depending upon the terms of the policy, a new paid-up policy, and therefore non-forfeitable, being given for the amount, upon surrender of the original forfeited by non-payment of premium.

In the case of Home Companies adopting this "Plan," the

insured has his option either to retain his forfeited policy, and trust to the legal obligation of the Company to pay the full amount if death should occur within the time of its continuance in force under the statute of 1861, or surrender it and take a new paid-up policy for a smaller amount, payable whenever the death may occur.

INSURANCE LEGISLATION CONTINUED.

Acts 1859, c. 146: An Act in addition to an Act concerning Insurance Companies.

Amending the form of returns rendered by Life Companies, so as to require a statement of the distinctive number, date and amount of each outstanding policy, not previously returned, and the age of the party or parties insured thereby; also, in the same form, what policies terminated during the year, stating whether by death, surrender or forfeiture, and what, if anything, was paid in each case to the legal holder of the policy.

Res. 1859, c. 78: A Resolve concerning the Insurance Commissioners.

Giving to the Commissioners, as compensation for assistance employed in making the valuation of policies for the year 1858, the amount paid by the Companies for that service.

The General Statutes of the Commonwealth having been consolidated and arranged in a concise and comprehensive form, in accordance with a Resolve of 1855, a Special Session of the Legislature was convened in the autumn of 1859, for the purpose of considering and revising the same, so far as might be necessary. The work having been fully completed, the Statutes, as thus revised, were enacted to take effect on and after May 31, 1860. These included, of course, a consolidation of all the insurance laws of the State passed prior to 1860, the whole making seventy-eight sections, and constituting Chapter 58 of the General Statutes.

Acts 1860, c. 149: An Act to prevent Officers and Directors of Mutual Fire Insurance Companies from giving Guaranties against Assessments.

Acts 1860, c. 178: An Act to provide for Clerical Assistance to the Board of Insurance Commissioners.

Providing that an amount not exceeding \$1,000 of the fees received for the valuation of life policies be paid to the Com-

missioners, as compensation for assistance employed in such valuation, the same to be in addition to the sum allowed for salaries and other expenses of the Board.

Acts 1861, c. 152 : An Act concerning the Form of Policies of Fire Insurance.

Requiring the conditions of insurance to be expressed in the policy, and excluding the application and the by-laws of the Company as such, as a warranty or part of the contract.

Acts 1861, c. 170 : An Act in regard to Agents of Insurance Companies.

Constituting and recognizing any person soliciting insurance or transmitting applications therefor, etc., as the agent, to all intents and purposes, of any Insurance Company in whose behalf such service is rendered, whether incorporated in this Commonwealth or elsewhere.

SEVENTH ANNUAL REPORT.

Prior to 1862, the Reports of the Department had included the statistics of both fire, marine and life business in one volume, but in that year the Commissioners decided to render them in two Parts, the first to include the fire and marine, and the second the life business. The division seemed not only a matter of convenience and economy, but absolutely necessary to the usefulness of the report on life insurance, as well as to meet the earlier demand for that on fire and marine insurance. So great have been the advantages derived from this division, that it has been continued to the present time.

Classification of Risks, etc.

Several pages of Part I., of the Seventh Report, relating to fire and marine insurance, are devoted to a consideration of the mathematical doctrine of chance, or the law of average, as applied to marine underwriting, and of the very notable lack of statistical inquiry in this and other countries necessary to an intelligent classification and valuation of risks in each species or class of property, especially property exposed to conflagration. Such inquiry is properly held to possess vital importance in successful underwriting; and although the subject has since received special attention, the views expressed

fifteen years ago are pertinent even in the light of subsequent experience. On this point, the Report says :—

“ Our countrymen must have gone into the business with no better light than the experience of Companies in other countries, and a sort of dim instinct teaching them that a carpenter’s shop or a livery stable, exposed to ignited cigar stumps and other incendiary missiles, must be several times more hazardous than a well-kept dwelling-house. Working at first by mere presumption, instead of the results of statistical inquiry, some Companies amassed enormous profits, while others left themselves beacon-wrecks to warn succeeding Companies against the low rates that ruined them—supposing they were not ruined by high expenses. This high-priced experience of former insurance is, of course, of some value just as it is, but of very little value compared with what it would have been if every Company had carefully classified its risks, and ascertained exactly what was the ratio of loss for the year to the amount insured through the year in each class. If the same classification could have been adopted by all the Companies, by combining the results of the experience of all, or of such a number that in each class we should have an amount insured through a year ten thousand times greater than the greatest single risk in that class, we should have an average value of the risk in each class which would be a sure starting-point for judgment as to the proper rate to be charged for any particular risk.”

The Report proceeds to eliminate various statistical illustrations from the returns of some of the Companies, showing the imperfect basis of classification upon which their business had been conducted, the Department having in the previous year invited information from them in regard to their experience in three classes of risks. In connection with the results given, the Report says with truth, that any Company large enough to furnish real insurance on any risk, could take the more hazardous risks as safely as the less hazardous, if it could only ascertain their true average value by which to regulate its premiums.

EIGHTH AND NINTH ANNUAL REPORTS.

The Reports of the Department have frequently urged the necessity of a proper limitation and distribution of risks, and

their suggestions upon this important subject have not been unheeded. Both within and without the sphere of legislation, they have accomplished practical and useful results. Part I., of the Eighth Report, cites various statistics illustrating the danger and misfortune of exposing too many risks to a single conflagration, and adds :—

“ No Company without a business, the income of which is at least ten times that of its capital, can hazard one-tenth, or even one-fifth of its capital on each of a considerable number of risks without being pretty sure some time or other of serious impairment. The safety of the capital depends on the minute subdivision of the risk, as well as in always exacting a premium above the average net value of the risk. The directors should aim to multiply the business, rather than to magnify it. There can be no doubt whatever that most of our unfortunate Companies carry risks which, on the average, are much larger in proportion to the whole number of risks carried, than those of the largest Companies with which they have to compete.”

Life Insurance Expenses.

While all necessary and legitimate expense in conducting the business of life insurance has been treated by the Department as a proper and paying investment, it has labored from first to last to expose and check extravagance and mismanagement in that direction. On this important and vital subject, Part II., of the Eighth Report, remarks :—

“ Water is the same element everywhere, but you sometimes profitably expend nine-tenths of the power of a stream to convey the other tenth to the top of a hill whence it may flow to assuage the thirst of a city. If we gauge the suffering of one manly heart, for the single hour, while the films of death are curtaining its loved ones out of sight unprovided for, and remember how many such agonies life insurance has prevented, putting hopeful and happy farewells in their stead, after prolonging life perhaps by lightening care, we shall be ready to justify the Companies in any necessary expense, and see reason to think the longest liver will have made a good investment, when such blessings to his fellow-men are to be taken into his interest account. Forethought and mutuality of effort, to provide the most effectually against future contingencies, is not a spontaneous growth of the human soil. It is a matter of special

cultivation ; the result only of some sort of missionary labor, notwithstanding its manifest coincidence with the highest interests of all concerned."

After according to the honest and successful life insurance agent a high place among the honorable workers in the civilized world, the same Report proceeds :—

"But it does not follow from this that commissions or agents' salaries may not be very unworthily paid. We believe they often are so, and this may account for the fact that a large percentage of expense often fails to give a large percentage of increase to the business. No business has perhaps been more afflicted with quackery, or suffered more from an unworthy and unwholesome advocacy. Experience, it seems to us, ought to teach the Companies to employ as agents only men able to do credit to any profession, men of unquestionable integrity and of first-rate talents and culture, men of too high a style of mind to exalt their own Company to the detraction of another, or to prevail by taking advantage of weakness and ignorance, rather than by the strength of their arguments or the knowledge they are able to impart."

In the same connection, referring to the tendency to form new Companies, occur these words :—

"In a country like ours, no business can show unwonted prosperity without attracting to it a flood of competition. The distinguished success of twenty Life Insurance Companies will stimulate to the birth two hundred new experiments, and should state legislatures yield to the pressure for charters, instead of having only a sufficient number of strong, healthy national institutions, serving the whole public at a minimum cost, we should have their wheels blocked by a multitude of wrecks and failures, bringing reproach and disgrace on the business itself, and virtually, if not intentionally, robbing more widows and orphans than the most successful system could ever endow. The best orchard in the world may be spoiled by planting too many trees in it."

Upon the same subject, particularly in regard to the exposure of ratios of expense to which some Companies had made objection, Part II., of the Ninth Report, adds :—

"The arguments against exposing the ratio, if it proves anything, proves that the expenses should not be called for at all,

which is proving rather too much. The provision for safety in the actual premium is so very ample, that even extravagant expenses may not destroy the sufficiency of the premium reserve fund, but they go their whole length to diminish the divisible surplus, and can only be justified on the ground of unavoidable necessity or as a productive investment for the increase of future income. This sort of tree, as well as others, must be judged by its fruits. Officers who spend largely, only because they have good reason to believe that such expenses incurred at present will enable them to show a lower ratio in future years, should not object to the clearest publication or closest scrutiny of this ratio. It is needless to justify such publication against the clamor of managers whose high ratio is, or is intended to be, chronic. . . .

"It is certainly true, and will be so long as it is impossible both to eat and to keep the same cake, that, *other things being equal*, the Company that spends the least in running its machine is the best to insure in, and hence the importance of recording and calling attention to the ratio of working expenses. But the Company must not be judged by a single year, or without regard to its position as to age and magnitude, or its results of operation relative to the future. Though we are well aware how these figures in regard to life insurance expenses may be abused, we are still of opinion that they are the most important figures in regard to it, and cannot be concealed without the hazard of a far greater evil than discouraging the labors of very worthy new or small Companies. There may be danger in light, if it is of the unsteady, fitful, *ignis fatuus* sort, but impartial twilight is better than no light."

The Massachusetts Standard of Valuation.

One of the most important and laborious duties of the Department has been the valuation of policies of insurance on lives. Under the provisions of chapter 177 of the Acts of 1858, continued in force by sect. 4 of chap. 58 of the General Statutes of 1860, the Commissioners were left at liberty to select their own standard of valuation. This they did, having in view the two vital assumptions necessary for a correct and reliable valuation, one as to the rate of mortality, and the other as to the rate of interest likely to prevail in the future.

After a careful and intelligent canvass of the whole subject, in which all probable and possible exigencies were duly estimated, the Commissioners wisely decided to adopt the "Combined Experience, or Actuaries' Table of Mortality,"

with interest at four per centum per annum, as the Massachusetts standard of valuation. In conformity with this decision, the first government valuation of life policies in the United States was published in the Fourth Massachusetts Report, covering the business outstanding at the close of 1858.

An attempt to secure the establishment of a similar plan of investigation and valuation of life policies by government officers in England, failed in a parliamentary committee in 1853, because the English actuaries pronounced it impracticable on account of the magnitude of the labor, as well as too intrusive to be tolerated by the old and powerful corporations. Subsequent attempts also failed for similar reasons; but in this country the labor has been easily and scientifically performed, and the results have been eminently useful.

The advantages of such actuarial valuation, as illustrated in American experience, have been often and fully presented in the Reports of the Department, while in no instance have the results shown the standard too high. The decision of the Commissioners received the official sanction of the Legislature, which, in chap. 186 of the Acts of 1861, formally recognized and adopted the "Combined Experience, or Actuaries' Table," with interest at four per centum per annum, as the legal standard of valuation in this State.

The Reports have from time to time devoted much space to the consideration of issues arising from the valuation of life policies, but these discussions have been too voluminous for review here. Upon the general subject, Part II., of the Eighth Report, says :—

"The use of the valuation, we conceive, is not to settle all the questions that can be raised as to the merits of the Companies, but to test how far each has made, out of its premiums, a certain actual provision for the risks assumed. This provision, or premium reserve, may have a more or less important bearing on the ultimate solvency of the Company, according to the greater or less margin of the actual premiums. . . . But besides providing for solvency to the last, there is another question—one of equity—between the old and new policy-holders, and it is for the light it throws on this question that a net valuation of policies is chiefly important. The net valuation aims to determine just what the Company must

have in hand, as a matter of equity between the past and the future. All over that may safely go back to those already insured; it belongs to them, and not to those who are to be insured, unless the standard of valuation is too low. Less than that the Company cannot have, and acquire new members, without compelling them to contribute to supply the deficiencies of the old ones, unless the standard of valuation is too high. The possibility of making a valuation which will serve this purpose equally for all Companies, depends on the question whether human life, as all the Companies find it, conforms to a uniform law of average. We assume that it does, and that when any Company takes plainly extra hazardous risks, it provides against any disturbance of the average by sufficient extra premium. That is, we assume that the extra loss in any year is made good by the extra premium of that year."

In the communication from the then Insurance Commissioner of Massachusetts to the International Congress in St. Petersburg, in 1872, cited on page six of this History, occurs the following reference to the subject here under consideration :—

"Experience in America has most fully demonstrated the usefulness of the Massachusetts standard of valuation, as a safe and equitable test of solvency. The speculative character of many of the insurance organizations, the fluctuating and to some extent uncertain values of a considerable portion of the investments and assets upon which the safety of policy-holders so largely depends, and the nature of various other contingent risks always and everywhere appertaining to institutions of this class, have further confirmed the wisdom of its adoption as a basis of reserve. Equally apparent is its adaptation as a standard for every country, whose rates of interest and other monetary relations are in substantial or even approximate conformity with those of the United States.

"To Massachusetts belongs the credit of having taken the lead in this important service. The standard which has received her sanction has continued to gain prestige and authority, and successive experiences have warranted no modification of its terms or requirements. As a basis of reserve, it has proved none too high or exacting, although, as the business has enlarged in volume and opened increased facilities for pecuniary gain, the spirit of speculation and the desire for private emolument have strenuously sought the establishment of lower standards.

"It is at once apparent that in determining the safety of a life insurance reserve, an assumption of interest predicated on an average of merely *legal*, instead of *market*, rates, is a vital mistake,

and more than likely to prove fatally erroneous. . . . In examining the returns made to the Massachusetts Department since its organization in 1855, and also the annual statements of the American Companies for nearly fifteen years prior to that time, a significant difference appears in the productiveness of the various classes of life insurance assets. Those which have been most productive have generally realized from five to seven per cent. per annum, and in some instances more, particularly in the new and more recently established States. Other assets have not yielded nearly so much; while a portion have been to a greater or less extent temporarily idle or unproductive. Besides, a considerable percentage of the assets equitably admitted as legitimate, are simply contingent in their character and relation, and are wholly unproductive. . . . Excluding items in no sense entitled to be reckoned as interest, but improperly returned as such, and averaging the balance on productive and unproductive assets pledged as security for the reserves, and the rate realized by all the Companies, weak and inexperienced, insolvent and bankrupt, as well as the solvent and strong, for the last third of a century, has varied but a fraction from four and eight-tenths per cent. net per annum upon average assets at the middle of the year,—showing no margin for a reduction from the Massachusetts standard.”

INSURANCE LEGISLATION CONTINUED.

Acts 1862, c. 145: An Act concerning Insurance Companies.

Authorizing the Commissioners to apply for an injunction when a Company has exceeded its powers, or failed to comply with any of the rules, restrictions or conditions provided by law.

Acts 1862, c. 181: An Act relating to Mutual Fire Insurance Companies.

Empowering the Supreme Judicial Court to decide upon the necessity of assessments, and ratify or annul the same; prescribing procedure in such cases; repealing the law creating a lien by a policy of insurance, etc., and establishing a new form of annual statement.

Acts 1862, c. 224: An Act to Levy Taxes on certain Insurance Companies, etc.

Acts 1863, c. 148: An Act concerning Life Insurance.

Providing that when the actual funds of a Life Insurance Company are not of a net cash value equal to its liabilities, counting as such the net value of its policies under the Mas-

sachusetts (four per cent.) standard of valuation, such Company shall cease the issue of new policies within this Commonwealth.

Acts 1863, c. 249 : An Act concerning Fire Insurance Companies.

Providing that suspension of business for one year shall void charter, and authorize the final settlement of a Company's affairs ; relating to the time and manner in which assessments shall be decreed ; and also to the manner of proceeding when capital is impaired.

Acts 1864, c. 29 : An Act relating to the Investment of the Capital and Funds of Insurance Companies.

Authorizing investments in the stock of banking-houses organized under acts of the United States.

Acts 1864, c. 113 : An Act to authorize the Election of Vice-Presidents of Insurance Companies.

Acts 1864, c. 114 : An Act in relation to the Agents of Foreign Insurance Companies.

Making agents personally liable on contracts of insurance negotiated by them, when neglecting to comply with the laws relating to their appointment ; also personally liable for taxes, when Companies represented by them neglect to pay the same.

Acts 1864, c. 161 : An Act relating to Assessments by Mutual Fire Insurance Companies.

Authorizing a stay of further collection of assessments when warranting no substantial relief to claimants against the Company.

Acts 1864, c. 196 : An Act concerning the Form of Policies.

Requiring conditions of insurance to be stated in the *body* of the policy.

Acts 1864, c. 220 : An Act concerning the Custody of the Returns of Life Insurance Companies.

Authorizing the Commissioners to prevent the publication of any part of such returns and statements, until their Report is made to the Legislature.

Acts 1864, c. 277 : An Act relating to Insurance Companies.

Forbidding the issue of policies for terms extending beyond the time for which the Company is incorporated, unless such act of incorporation be renewed or extended.

Acts 1864, c. 308 : An Act relating to Receivers of Insurance Companies.

Requiring annual reports to the Insurance Commissioners ; authorizing the Supreme Judicial Court to order final report upon the certificate of the Commissioners ; and to fix the compensation of Receivers.

Acts 1865, c. 10 : An Act in relation to Insurance Assessments.

Requiring notice in writing within two years after the voiding of the policy.

TENTH ANNUAL REPORT.

Taxation of Insurance Companies.

Among the more important topics of general interest treated of in Part I., of the Tenth Report, is the taxation of Insurance Companies. On this subject it is enough to say that the Massachusetts Department, through all its history, has advocated the most liberal and equitable policy, deprecating especially all onerous and burdensome taxation. While counselling all proper leniency towards Home Companies, the Report urges,—

“That legislation in regard to Companies chartered in the other States shall be as little onerous to them, or restrictive to the freedom of their business, as is consistent with the security of our own citizens.”

Insurable Interest, Etc.

The text of Part II., of the same Report, is largely taken up with able and analytical discussions of some of the most vital problems of life insurance. One of these is the insurable interest or money value of a human life,—an interest or value which, it is claimed, can hardly exist in infant life, nor at the age of fourscore. Insuring such lives is declared to be in the nature of betting, “in order to secure a money indemnity for the loss of a life that produces no money,” and, therefore,

"worse than buying tickets in a lottery, or staking money on the turning of a die." The Report says :—

"We should shrink with horror from applying life insurance to infants, though the hopes that cluster around them may easily be conceived to have a money value. Why, then, do we insure second childhood, in which hope will have given place to history?"

The "Division of Surplus," "Mortuary Experience," and other important subjects, are considered in elaborate and valuable essays in this Report, but all too lengthy for an intelligent synopsis in these pages.

ELEVENTH ANNUAL REPORT.

Life Insurance Funds.

Previous Reports having very fully considered two of the principal assumptions on which life insurance proceeds,—the law of mortality and the rate of future interest,—Part II., of this Report, takes up the third,—the integrity of the custodians of the funds. Assuming that the first thing of all in judging of a Life Insurance Company is to know the character of the men who manage it, the Report observes :—

"A mistake as to the scientific and financial assumptions may cause wide-spread loss and suffering. A mistake in the moral assumption may do all that mischief, and sap the very foundations of society besides. It may be questioned whether there is any position, either in Church or State, where dishonesty and self-seeking can do so much harm as in the control of these vast funds provided by confiding heads of families against the widowhood and orphanage of those dear to them. The shock that would be produced in the public mind by a fatal defalcation in one of these institutions, can hardly be compared with that of any other calamity short of a civil war. Within the desolate 'burnt district' of such a failure, confidence in the honesty of any fellow-creature could hardly be restored in a generation. . . .

"Men who can be safely trusted with the funds of a life insurance company will hardly have time to indulge in private extravagance, even if they have the taste for it. Their taste for something beyond money, or what money can buy, is stamped upon every part of their lives. They will do so much more and better than they are paid for

doing, that no charge of mercenary motives can possibly stick to them. . . .

“Let us hope that between the noble ambition of handing down to posterity institutions laden with incalculable blessings, and the intelligence of the public eye turned in their direction, American Life Insurance Companies may altogether escape being turned into engines of private or family aggrandizement at the expense of the widows and orphans that are yet to be.”

Retaliatory State Legislation.

The Department has never favored retaliatory legislation, although the Legislature has been forced to that resort by the hostile enactments of other States in the imposition of burdens or restrictions upon Massachusetts Companies doing business within their limits. Referring to the fact that these institutions and their interests are, by their very nature and necessities, continental, and to the legislation of the various States in their behalf, the same Report proceeds to say :—

“Their laws are of two sorts, and have two purposes in view. First, those which are designed to protect their own citizens from imposition by fraudulent or ill-managed corporations ; second, those which are designed to aid their own corporations when acting in other States. A State creates corporations, and then feels itself bound to fight their battles wherever they may go.

“As to legislation of the first class, a State has clearly a right to protect its citizens against fraud and imposition, whether by external or internal corporations. Any reasonable security for fair dealing it must have a right to require. It has a right to know the truth, on the best evidence, as to the means and resources of every corporation seeking business within its limits. . . .

“But state legislation of the second class, retaliatory or otherwise, is, for the most part, absurd, if not unconstitutional. Laws which only embarrass sound institutions of other States without any tendency to exclude unsound ones, such as exorbitant license fees, do not protect the citizen, but injure him. They serve no imaginable purpose but to avert competition from the home corporations, and thus obstruct the freedom of trade. Massachusetts has done nothing of this sort aggressively, but she has done it in retaliation for such attacks on her corporations in other States.”

THE MASSACHUSETTS REPORTS—1859 TO 1865.

The public demand for the official Reports of the Department has completely exhausted nearly every edition thus far published, and only scattering volumes are now obtainable, and these but rarely. The earlier editions were comparatively small, those of later years numbering, for Part I., three thousand, and for Part II., four thousand copies. In order to meet the continued demand, the Hon. Elizur Wright collected and republished in one volume the Life Reports prepared by him during his administration as one of the Insurance Commissioners of the State. In his introduction to this volume, Mr. Wright pertinently remarks :—

“The ordinary reader may marvel why a series of documents so dry and necessarily discursive and repetitious as these Reports should be gathered in this form, but he will cease to do so when he has searched book-shelves for information on their subject-matter. He will not find much in print which is not either too grossly partisan or too profoundly scientific to be of use to him. In the absence of a popular treatise in which the science of life insurance is faithfully and thoroughly interpreted, these annual attempts to throw some light, both on the theory and practice, may be of service.”

This edition of Collected Reports proved a valuable contribution to the insurance interests of the State and of the country, but it was long since exhausted. No attempt has yet been made, however, to reproduce either this or other volumes of the Reports now out of print.

SECOND REORGANIZATION OF THE DEPARTMENT.

From 1858 to 1866 the Department remained in charge of a Board of two Commissioners, but under the provisions of Chapter 255 of the Acts of 1866 the Board, as then constituted, was abolished, and one Commissioner substituted therefor. The following is the Act named :—

AN ACT in relation to the Appointment of an Insurance Commissioner.

Be it enacted, &c., as follows :

SECT. 1. The governor, by and with the advice and consent of the council, shall appoint some suitable person to be insurance com-

missioner, who shall, unless sooner removed by the governor, hold his office for the term of three years from the date of his commission, and until his successor is appointed and qualified.

SECT. 2. The insurance commissioner appointed under this act shall have all the powers, and discharge and perform all the duties, now by law vested in and to be performed by the present board of insurance commissioners. He shall receive an annual salary of two thousand dollars, which shall be in full payment for his services. He may appoint a clerk, who shall receive an annual salary of one thousand dollars; both of which salaries shall be paid quarterly out of the treasury of the Commonwealth.

SECT. 3. The present board of insurance commissioners is hereby abolished.

SECT. 4. This act shall take effect on the first day of July next.

Approved May 23, 1866.

In accordance with this statute, Hon. John E. Sanford was appointed and confirmed as Insurance Commissioner from July 1, 1866, and held the position till his resignation, November 1, 1869. During his term of office, the volume of business transacted by the Companies under his supervision attained almost startling proportions. Referring to its remarkable growth, especially in the life department, Mr. Sanford says in his first Report:—

“The insurance effected during the last year alone (1866) is nearly three times the whole amount of old and new insurance outstanding in 1858,* when the public valuation of policies was first undertaken under the laws of this State. . . .

“The business is now actually more than doubling itself every two years. A progress so rapid, and represented in its results by figures of such magnitude, is wholly without a parallel in the history of philanthropic or commercial enterprise.”

TWELFTH ANNUAL REPORT.

Insurance under Supervision.

In Part I., of this Report, Mr. Sanford thus refers to the improved condition of the business of insurance, consequent upon the efficient administration of the laws:—

* The amount of life insurance outstanding in 1858, was \$116,482,196; at the close of 1866, it was \$371,863,925,—the latter more than doubling during the remainder of Mr. Sanford's term. [Ed.]

"It should also be said, that the instances where the confidence of our citizens has been misplaced in Companies from abroad, regularly admitted to do business here in compliance with our laws, have grown of late years to be quite rare. Some unfortunate exceptions will of course be remembered; but the time when Stock Companies with every recommendation except capital and honesty, and Mutual Companies with high sounding names and gilded prospectuses and nothing else, were accustomed to invade the State with comparative impunity, only to defraud the houseless of honest claims for loss, and vex the simple-minded and confiding with endless assessments, has substantially passed away. That such is the fact is largely to be attributed to the thorough and energetic supervision which has been exercised by the Insurance Departments of this and other States. We may also take to ourselves some credit, that no such vulture as a fraudulent Insurance Company has been hatched under the cover of our laws, at least within very recent memory, to prey and fatten upon contributions iniquitously levied upon the citizens of other States."

Valuation of Policies.

On this subject, Part II., of the same Report, appropriately remarks :—

"The necessity of the valuation to an effective supervision, arises from the peculiar nature of the business of life insurance. In this peculiarity lies its greatest danger,—the opportunity for fraud or fatal error. Life insurance reverses the laws which govern all other commercial enterprises and investments. In the latter, the expenditure comes first, and the profits, if any, come afterwards. In the first years of a Life Insurance Company, its treasury overflows with the incoming premiums, while its liabilities are postponed for the lifetime of a generation. For more than thirty years it furnishes a constant margin for plunder or perversion of its funds, while its ultimate failure, though certain if the opportunity is improved, is still remote. Unless its condition is probed by some decisive test, it exhibits no necessary symptoms of its insolvency until the claims by death begin to equal or exceed the premium receipts; and this period will not ordinarily be reached until nearly forty years from its start."

THIRTEENTH ANNUAL REPORT.

Premium Reserve.

Part I., of the Thirteenth Report, presents the following pertinent suggestions upon this vital subject :—

“In determining how much of the premiums on outstanding risks a Company should be held to reserve, the question is not one of mere present solvency. It is to be looked at rather in the light of the stability of the Company, and the security due to the public. Solvency must not be confounded with soundness. A Company which has funds enough to pay its debts and purchase reinsurance of its risks, is solvent, in the sense that it does not require to be put into the hands of a receiver ; but it may come very far short of being sound enough to be officially indorsed, and recommended to the confidence of the public.”

Fraudulent Insurance.

From its first organization, the Department has been called upon to enforce the statutes for the prevention and punishment of insurance in fraud of law. Speaking of this unwelcome duty, the Thirteenth Report says :—

“The ranks of the insurance profession grade down from the best types of character and capacity, through all the degrees of humbug and knavery,—fortunately in a descending series. There are men unscrupulous enough to take in violation of law premiums for insurance which at the best is hardly worth the paper it is written on, and then cheat the Company out of the money of which they have robbed the insured. Innocent people have supposed themselves securely protected, while the premium had never got beyond the pocket of the agent or broker, and in a double sense they were never insured at all.

“Ninety-nine one-hundredths of all the insurance done in contravention of law, is done by Companies that not only have not been, but could not be, admitted and recognized as sound Companies. No honest agent cares to do this contraband business ; and no responsible agent will dare to, because he makes himself personally liable on every policy he delivers or transmits. Assuming the Company to be solvent, the insured is obliged to go out of the State to pursue his remedies in case of loss, at a cost and inconvenience which make his insurance of little value.”

Many similar and pertinent selections might be made from this and other Reports, did space permit ; but only enough are cited to show the character and aim of the Department administration.

The Standard of Legal Soundness.

In the Act of 1863, chapter 148, it is provided, that when the actual funds of any Life Insurance Company doing business in this Commonwealth are not of a net cash value equal to its liabilities, counting (as such) the net value of its policies according to the Massachusetts standard, it shall be the duty of the Commissioner to give notice to such Company and its agents to discontinue issuing new policies within this Commonwealth until its funds have become equal to its liabilities, valuing its policies as aforesaid. In a case involving the *legal soundness* of a Company under this Act, cited in Part II., of the Thirteenth Report, Commissioner Sanford ruled as follows :—

“The question is, whether the guarantee capital is to be treated as a liability within the meaning of this statute, so that, if the capital is impaired, the Company cannot do business in this State. It seems very clear that it should not. The Act was designed for the protection of the public against Companies unsound as regards the security due to policy-holders. The capital, as regards policy-holders, is not in any proper sense a liability, and the stockholders it leaves to look out for their own interests.”

Distribution of Surplus.

The same Report contains a valuable discussion of this important subject, but too lengthy for quotation. In 1866, twenty-one of the Companies doing business in this State were in possession of a divisible surplus of \$7,595,672 belonging to their policy-holders. The method of its distribution became, therefore, a practical question, not of usage, precedent or convenience, but of equity and right. Of the two essentially different methods considered, the “Percentage Plan” and the “Contribution Plan,” the Report favors the latter as best adapting itself to the incidents of each policy, giving to each of the insured the surplus which his money has earned or created, and, therefore, harmonizing with the fundamental processes of life insurance.

INSURANCE LEGISLATION CONTINUED.

Acts 1866, c. 33: An Act in relation to the Distribution of Surplus Funds of Life Insurance Companies.

Authorizing distribution annually, or once in two, three, four or five years.

Acts 1867, c. 121: An Act concerning certain Manufacturing Corporations in Fall River.

Authorizing certain corporations to unite for mutual insurance.

Acts 1867, c. 267: An Act relating to Insurance Companies.

Extending the provisions of all general insurance laws to all Companies, associations and individuals formed or associated in foreign countries; regulating the filing of annual statements; establishing fees for examination of Companies; regulating the issue of licenses and fees therefor; fixing the bond of the Commissioner; providing compensation for actuarial services, etc.

Acts 1868, c. 165: An Act explanatory of an Act to levy Taxes on certain Insurance Companies.

[See, also, c. 283 of 1868, on the same subject.]

Acts 1868, c. 317: An Act relating to Insurance Companies.

Extending provisions of all general insurance laws to Companies, associations and individuals formed or associated in other States, whether incorporated or not; making directors of Mutual Companies liable for debts unless assessment is laid within six months after losses or expenses become due and payable; and forbidding Mutual Marine Companies to issue policies unless half their capital is paid in in cash.

Acts 1869, c. 93: An Act concerning Insurance Brokers.

Providing that every person acting or aiding in any manner in negotiating insurance, placing risks, or effecting insurance for any person other than himself, receiving compensation therefor, and is not an officer, agent or sub-agent of the Company or Companies in which such insurance is effected, shall be deemed to be an insurance broker, and shall not act as

such broker without authority from the Commissioner, under a penalty of five hundred dollars.

Acts 1869, c. 434: An Act providing Compensation for Clerical and Actuarial Service in the Insurance Department.

Fixing the salary of the Commissioner's chief clerk at two thousand dollars, and allowing the Commissioner to retain, for his own actuarial services, one-fifth of the fees received for the valuation of life policies, after payment of all salaries and expenses therefor, provided the one-fifth so retained does not exceed three thousand dollars in any one year.

FOURTEENTH ANNUAL REPORT.

Present and Prospective Liability.

The Massachusetts Insurance Reports abound in statistics and suggestions designed as a warning against the reckless and dishonest management of insurance interests. Referring to the fifteen hundred and sixty-seven millions of prospective policy indebtedness carried by the Life Companies doing business in Massachusetts at the close of 1868, and the one hundred and seventy-five millions of dollars then in hand to meet this immense amount, Part II., of the Fourteenth Report, truthfully says, that, measuring the probable duration of these policies by a safe law of mortality, and giving credit for the future premiums due upon them, saving a proper margin for expenses and contingencies, and allowing for the magical power of compound interest to augment and roll up the accumulated reserves from past and future premiums, the amount in hand would satisfy *present* liability, and if the law of reserve and accumulation were sacredly maintained in the future, we might believe, beyond the shadow of a troublesome doubt, that every one of these policies would be paid at its maturity. The Report then adds:—

“There is, therefore, a *present* obligation resting upon every Life Insurance Company, of the most sacred and vital character, not to encroach upon that portion of every premium received which must go to swell a constantly accumulating reserve fund, enlarged year by year by additions from new premiums, and so invested that it may expand upon itself by the accretions of interest compounded. A

Company which faithfully observes this obligation, is not only true to the present, but deals honestly with the future, and is building on a rock to which the hopes of another generation may be safely anchored.

“It is owing to the existence of this peculiar danger and duty of life insurance, that a frequent probing of the condition of every Company is necessary, both for the information of the public, and in order that the Company may be assured of its own right standing. An unsound Company needs, and a sound Company will invite, the most thorough and searching tests of its present and prospective ability.”

Coöperative Insurance.

Of this class of insurance, whose introduction into the State had been attempted, the same Report says:—

“We have not alluded to the attempt to introduce what is known as the Coöperative plan of life insurance, because none of these schemes to which our attention has been called has had enough of equity or stamina to bear the scrutiny of a shrewd common-sense. Something of this sort may do well enough as a channel for neighborhood benevolence while the project holds together, but it cannot pretend to have a scientific basis or financial stability. We have treated all these schemes as usurping the province of legitimate insurance, under whatever guise they have come, and, as they had not even the shadow of a guarantee capital, have had no difficulty in excluding them from the State.”

RETIREMENT OF COMMISSIONER SANFORD—APPOINTMENT OF HIS SUCCESSOR—BUSINESS OF THE DEPARTMENT, ETC., IN 1869.

The pressure of private business, and considerations of personal health, induced the retirement of Commissioner Sanford, November 1, 1869. His administration covered one of the most important and successful epochs in the history of insurance. During his official term of three years and four months, its volume of business was more than doubled, and the labor and responsibility of the Department bore a corresponding ratio of increase, while its working organization became notably able and efficient.

The administration of the Department was immediately assumed by Mr. Julius L. Clarke, who had been appointed

and confirmed as his successor. At no previous period had the business requiring its supervision involved so large an amount of complicated and laborious detail, nor demanded a more vigilant and energetic surveillance. A faithful enforcement of the laws regulating insurance had become more than ever indispensable for the maintenance of solvency and the protection of the insured, as well as of the insuring. The policy already inaugurated by the Department required, therefore, continued and watchful observance.

Within the previous decade, the outstanding fire and marine risks held by Companies writing that class of business in Massachusetts, had risen from one thousand six hundred and seventy-eight millions to nearly six thousand millions; while those doing a life insurance business had increased their outstanding risks from one hundred and fifty-one millions to nearly two thousand millions of dollars,—making an aggregate of almost eight thousand millions of insurance in force at the close of 1869.

FIFTEENTH ANNUAL REPORT.

Investment of Massachusetts Capital.

At the date just named, two hundred and fifty-five Insurance Companies were authorized in the Massachusetts field,—an increase of seventy-six in ten years. Of the whole number, one hundred and fifty-five were from abroad,—nearly more than at the commencement of the decade; while within the same period, the nineteen Life Companies had increased to sixty-three. Of the outside Companies, eighty-seven were from the single State of New York, and twenty from Connecticut; and against the six Home Life Companies, New York alone had thirty-four, Connecticut eight, and other States fifteen competitors.

Referring to the immense income derived by outside Companies from their business in Massachusetts, their premium receipts within the State amounting annually to several millions of dollars, Part I., of the Fifteenth Report, remarks:—

“Without venturing here into the comparative analyses indicated by these facts, a single glance will doubtless suffice for important inferences from which Massachusetts capital may possibly derive

substantial benefit. Distributed, as it is, so largely among what are called 'self-made men,' who have risen from comparative poverty to ample wealth by their own prudence, sagacity and ability, it is by no means strange that its chronic conservatism should shrink from expansion, however strongly guarded by commercial conscience and honesty. Adhering to the good old precepts of integrity, self-reliance and business talent, and ignoring all high-pressure tendencies to grow rich with a rush, it has nevertheless lost golden opportunities which it might have improved without any violation of its own moral and financial ethics. Shakespeare's truism, that 'men's judgments are a parcel of their fortunes,' is as true in its reverse as in its converse relations. A failure to judge sagaciously may as readily overlook a fortune, as incur disaster. The significance of this principle is forcibly illustrated in the insurance field, a confessedly free and promising one, affording the fullest scope for the profitable employment of home capital, which in advancing its own interest, subserves and promotes the public welfare. While, therefore, it would be impolitic and unjust to drive away or embarrass outside capital by unfriendly discriminations, it must be acknowledged that, in this department at least, Massachusetts capital has been wonderfully successful in failing to possess its fair proportion of the rich inheritance, amounting to millions of dollars, which outside competitors are annually sweeping from its grasp."

Annual Balance Sheets.

A portion of Part II., of the Fifteenth Report, is devoted to the consideration of various plans for the detection and exclusion of the false and fraudulent, and for the application of the real and practical, in defining standards of merit and testing the safety of life insurance interests. Among other propositions looking to this necessary result, the importance of annual balance sheets is explained and urged by Commissioner Clarke, from whose remarks the following extract is made :—

"The business of life insurance has reached a crisis which urgently calls for such a test,—a test that shall fairly and clearly represent assets actually realized and in *possession* in distinction from assets in *expectation*. Such a requirement is one of the essentials in every important and well-managed commercial, mercantile or industrial business. It is not less so in that of insurance, especially since pending exigencies demand visible and positive proofs of honesty and safety. . . .

"If under the maturer development of British actunrial science and experience, such methods are deemed necessary and practicable, American intelligence and progress should not be found in any secondary position. Adopting this view, no objection should be made to any test within the limit of fair-dealing and impartial justice. If, as some strangely affirm, a balance statement of realized assets cannot be intelligibly and correctly rendered in this as in other departments of business, we can only feel that the system which interposes the obstacles is itself at fault, and that the sooner we adopt some other, divested of intangible mysteries and inexplicable conditions, the sooner our people will be satisfied that financial statements are not manufactured to bridge over weak places or cover fraudulent practices."

As the result of efforts on the part of this and other Insurance Departments, a form of annual statement, constituting in itself a practical balance sheet, prepared by Commissioner Row of Michigan, has been successfully introduced, with such slight modifications as were necessary to meet some of the special requirements of state legislation.

Coöperative Insurance in the Legislature, and in the Supreme Judicial Court.

The mania for this species of speculation induced persistent attempts to secure official and legislative sanction, in 1869-70, in Massachusetts. The specious plea was made before the Legislative Committee on Insurance, that the scheme was in no sense a system of *life* insurance, and therefore not subject to the provisions of law regulating that class of business. Though deeming it a fallacious and fraudulent pretence, the ruling of the Department had distinctly identified it with the business of life insurance, and had sought to apply the life insurance laws to its regulation.

The Legislature, also, adopting this view, not only refused to permit its existence under special charter, but enacted a general statute (chap. 349 of 1870), providing that no corporation, association, partnership or individual doing business in this Commonwealth, under any charter, compact or agreement involving an insurance, guaranty, contract or pledge for the payment of annuities or endowments, or for the payment of moneys to the families or representatives of policy or cer-

tificate-holders or members, should make such insurance, guaranty or contract therein or with any residents of this State, except in accordance with and under the conditions and restrictions of the statutes regulating the business of life insurance.

Pending this action of the Legislature, a case* had arisen in Worcester County, involving the legal status of the whole scheme of coöperative insurance, which, being adjudged by the lower courts subject to the laws regulating life insurance, was carried by appeal to the Supreme Judicial Court of the Commonwealth. After careful and patient investigation, the decision of the higher court fully sustained not only that of the lower, but also the action of the Legislature and of the Insurance Department.

SIXTEENTH ANNUAL REPORT.

Official Examinations.

In citing the newly enacted statute providing for the official examination of all Home Companies triennially, or as much oftener as may be deemed necessary, and also of all other Companies doing business in the State, Part II., of the Sixteenth Report, favors especially the provision which permits the Commissioner to use his discretion in making public the results of his investigations. Believing that all interests are best served in the adoption of such a policy, except when summary procedure is absolutely necessary, the Report observes:—

“No Company, however well established its reputation and solvency, can pass the ordeal of an official investigation without serious embarrassment, unless such investigation is wisely and cautiously conducted, especially to prevent sensational results, false rumors and unnecessary public distrust. Otherwise irreparable injury may be inflicted, not only upon a Company and its patrons, but upon the business in which both have important mutual interests. . . . The proper and legitimate protection of an honorable and well-managed Company, even in many of the financial exigencies which envious rivalry might employ to its discredit and ruin, is

* Commonwealth *vs.* Wetherbee. The decision of the Supreme Court in this case is reprinted in full in the Massachusetts Life Report of the present year, 1876.

practically and effectually a protection of its policy-holders. Hence, unnecessary publicity of pending investigations, and the indiscreet disclosure of results half developed and understood, inevitably entail a legacy of misconception, distrust and injustice."

Dishonest Competition.

Commenting upon the questionable and often deceptive resorts of some insurance agents in their competition for business, as an evil tending directly to the promotion of distrust and fraud, and demanding unqualified rebuke, the Report just quoted expresses this view :—

"These disreputable and degrading appliances are not only damaging the business and weakening public confidence, but the policy-holder, deceived by such chicanery, is too often led to feel himself victimized and defrauded. The practice referred to is a great and growing evil, and the interests of life insurance demand its unqualified condemnation, even in this public and official manner.

. . . . No Company true to itself and loyal to its patrons can afford to countenance, either covertly or openly, through its agents or its published literature, any representations tending to deceive or mislead. No Company can afford to offer inducements which it will not sacredly regard, nor make pledges which it will not strictly fulfil. Every Company should be held responsible, in law and equity, for the business transactions of its own agents, when acting in its own behalf. The best interests of insurance, and the creditable reputation of Companies, demand nothing less, certainly not in Massachusetts, and any defect in existing statutes in this behalf should be sufficient reason for legislative action."

INSURANCE LEGISLATION CONTINUED.

Acts 1870, c. 349: An Act regulating certain Matters of Insurance.

Restricting single risks of Foreign Companies to ten per cent. of the value of securities deposited with Insurance or other State Departments, and with Trustees, etc.; also regulating various matters appertaining to fire and life insurance.

Acts 1871, c. 297: An Act relating to Insurance Companies.

Making it the duty of the Commissioner to visit and examine, once in three years, and oftener if deemed necessary, every Insurance Company incorporated in this Commonwealth, in order to ascertain its financial condition, etc.;

authorizing a revocation of the authority of any Company to transact business, when refusing such examination ; providing that no Company formed in this Commonwealth shall issue policies until authorized by the Commissioner ; also providing for the appointment of a Deputy Insurance Commissioner and the employment of additional clerical assistance in the Department ; and establishing certain rules relating to insurance fees and taxes.

DEPUTY INSURANCE COMMISSIONERS.

In accordance with the recommendation of Commissioner Clarke, the Legislature of 1871 enacted a law establishing the office of Deputy Insurance Commissioner. During the preceding five years the duties of the Department had been supervised by the Commissioner, without any assistance of an official character, but with the large and continued increase of its business responsibilities, and the additional services imposed by nearly every successive Legislature, the aid of a Deputy was rendered indispensable.

Under the provisions of section 6 of chapter 297 of the Acts of 1871, the Commissioner was authorized to appoint, with the approval of the Governor and Council, and subject to removal with their consent, a Deputy Insurance Commissioner, with a salary of three thousand dollars per annum. The first appointment to this new office was tendered to Hon. George W. Sargent, one of the Board of Insurance Commissioners from 1858 to 1866. Mr. Sargent entered upon this last service in May, 1871, and continued to fill the office till forced to resign in the following year, in consequence of ill-health, which soon after resulted in his decease. Hon. Stephen H. Rhodes, the present Commissioner, succeeded him as Deputy in 1872, and remained in that position till in turn he himself became chief of the Department upon the resignation of Commissioner Clarke, Jan. 1, 1875. Mr. Benjamin C. Dean succeeded Mr. Rhodes as Deputy, but resigned, after a year's service, to engage in other business. Mr. George H. Long, the present Deputy, succeeded Mr. Dean, April 1, 1876.

SEVENTEENTH ANNUAL REPORT.

The Great Fire in Chicago.

A large portion of Part I., of this Report, is taken up with a review of the disastrous results of the great conflagration in Chicago, which occurred in the previous autumn. Of this great national calamity, the Report says :—

“Chicago marks a memorable epoch in the history of insurance. The appalling conflagration which devastated its precincts on the 8th, 9th and 10th of October, 1871, takes preëminent rank among the greatest of all fires on record. It will stand out in history as one of the great events of the century. But the startling realities of the fiery holocaust—its scenes of sudden desolation and ruin, its fearful exposures and sufferings—have been so fully and so graphically exhibited through journalistic sources, that any detailed reference is unnecessary in this connection. The precise aggregate of actual loss can never be known. The most reliable data accessible can give no very satisfactory approximation ; the present range of estimate varying from one hundred and fifty to three hundred millions of dollars. Assuming even the minimum estimate, the figures possess a magnitude in comparison with which, among others, the great fires at New York in 1835, 1839 and 1845, at Charleston in 1838, at Albany in 1848, at San Francisco in 1850 and 1851, and at Portland in 1866, almost vanish from sight. In the trying ordeal at Chicago upwards of two hundred and fifty Insurance Companies, or three-fourths of all the Insurance Companies doing business in the United States, were more or less involved. Of these more than fifty were rendered bankrupt, and as many more were forced into such financial impairment as to compel heavy assessments or other measures for immediate relief.”

In a further summing up of results, the Report mentions that, in twenty hours, four square miles of buildings were swept out of existence. Among the many thousands of buildings thus suddenly consumed, were more than fifteen hundred of the most substantial structures in the city, together with vast stores of valuable merchandise, machinery, grain, flour, lumber, furniture, works of art, and other contents. For the immense loss involved, the Report estimated truly that most of the indemnity would come from the States of Massachusetts, Connecticut, New York and Pennsylvania.

As intelligence of the disaster spread, and its extent became known, duty demanded prompt action in securing the earliest reliable information, in order to relieve anxiety and distrust, and restore public confidence in regard to the financial effect on the Companies involved. Accordingly, on the 12th of October, two days after the fire, the Massachusetts Department issued a Circular requiring from every Company doing business under its supervision a sworn statement of its gross assets and liabilities, with a separate statement of its Chicago losses, as early as the same could be intelligently and fairly given. The data thus obtained reached the public in a Special Report, which found wide circulation. Its exhibit of the financial condition of the Companies reporting to the Department accomplished a valuable purpose in restoring confidence, and in suppressing exaggerated rumors affecting the credit and solvency of many of the Companies.

Of the one hundred and ninety-seven Fire, Marine and Fire-Marine Companies then doing business in Massachusetts, one hundred and six reported losses amounting to \$56,573,000—more than half of all the insurance represented within the burnt district at Chicago. Thirty-nine of these Companies were forced into suspension of business, three of them Massachusetts Companies, the latter, with twenty other Home Companies, reporting losses amounting to \$4,471,500, ranging from a few thousands to nearly half a million each, and yet these twenty survivors held a surplus of ten millions after providing for every dollar of loss and liability. Of the whole one hundred and six Companies, twenty-nine which escaped absolute failure were compelled to adopt measures for the immediate restoration of their capital or assets, in many cases badly impaired. Several of those which went into liquidation subsequently reorganized, either under their old or under new names and charters, and again entered the field with undaunted energy and courage.

Marine Disasters.

The year 1871 was also especially disastrous to the Marine Insurance Companies under the supervision of the Department. Speaking of the losses of Home Companies, the Report says:—

"The disaster to the Arctic whaling fleet, involving the loss of a large number of vessels, twenty-three of them Massachusetts vessels,—twenty-one from New Bedford and two from Edgartown,—has proved a severe misfortune, especially to New Bedford and its Insurance Companies. The aggregate loss on the twenty-three vessels was nearly \$1,200,000, of which \$860,000 is reported to have been insured almost wholly in the Commercial, Ocean and Union, of New Bedford, the latter having about \$625,000, which, with other items, swells its total losses for the year to upwards of \$700,000. The Ocean had nearly \$150,000, and the Commercial about \$75,000. These and other losses sustained and promptly paid by the three Companies, during the year, amounted to \$940,000."

Work of the Department in 1871.

In addition to the very large amount of extra service imposed upon the Department by the great fire in Chicago in 1871, the financial affairs of more than seventy Companies, Fire and Life, were personally investigated by the Commissioner and his Deputy, during the year. Speaking of the usage of the Department in this connection, the Report adds :

"Companies applying for admission to the State cannot be permitted to commence business within its limits until such examination is had, and the proper authority given ; and persons appointed as agents, and transacting business within the State, for such Companies, prior to their full admission, and without the legal certificate of agents' license, render themselves liable to arrest and penalty on complaint of any citizen cognizant thereof."

Life Insurance in the United States.

In a discussion of the past, present and future of life insurance, in which its various stages of progress and expansion are specially noted, rising from \$382,569,890 in 1864 to \$1,981,915,920 in 1868, Part II., of the Seventeenth Report, expresses this conclusion :—

"We are of opinion, however, that its rapid development in the United States is to be imputed mainly to the operation of the insurance laws of this Commonwealth, and of some other States. These laws have exercised, in a preëminent degree, a controlling and healthful influence in shaping and developing the business in this country. Hence, the great and marked contrast between its history and management here and elsewhere. In the United States, life

insurance has been introduced and has grown up under the sanction and authority of a state supervision. It was established in England, Germany and France under entirely different auspices. The results accruing from this difference have operated largely and constantly to the advantage of the American Companies, and have been made the most of by them. Their emissaries, stimulated by the promise of high commissions, have traversed the country in every direction, proclaiming, in printed publication and by personal appeal, in every city, town and village, the sanction obtained from state authority by the companies they represented. Certainly, it is not strange that the spread of life insurance should have attained a rate seemingly almost miraculous, when heralded as a humane and beneficent institution guaranteed and sanctioned by the authority of the States."

In the discharge of its legitimate functions, the Department has spared no effort to make more accessible a knowledge of all facts upon which the judgment of private individuals is to be exercised, in determining their own rights and interests in connection with life insurance. Referring to the new schemes constantly devised to secure patronage, the Report says of them :—

"Many of these are utterly worthless. Life insurance is not legitimately capable of so many modifications. It is properly a regular and legitimate business, and the various refinements and subtleties engrafted upon it have no real merit. They may serve for a time to attract public favor, but are destined to a brief existence.

"The purpose of life insurance is very simple. It is possessed of no wondrous or miraculous powers. Novel pretensions and ingenious devices, half explained and half understood, are too often mere attempts at imposition, and designed to take advantage of public ignorance. But the mischief is not confined to the disappointment of patrons. The officers of Companies themselves often labor under an honest delusion and error, unmindful that their departure from the simple, regular and legitimate mode of business must almost invariably end in complications and embarrassments. Funds appertaining to different forms of policies cannot in actual practice be kept distinct, and will consequently be subject to arbitrary disposition; while all nice and conscientious appreciation of the limit of official power will be lost, and a proper sense of responsibility blunted."

INSURANCE LEGISLATION CONTINUED.

Acts 1872, c. 223: An Act in relation to Foreign Insurance Companies.

Reducing the tax paid by Foreign Companies on premium receipts to the same as that imposed upon Home Companies.

Acts 1872, c. 230: An Act to change the Method of Voting in Mutual Fire Insurance Companies.

Acts 1872, c. 325: An Act in relation to certain Matters of Insurance.

The more important provisions of this act forbid any Company to write risks in this State, unless its paid-up capital amounts to \$100,000; excludes stockholders' notes or obligations from the assets of Companies doing business with specific capital, unless secured by certain specified collaterals; authorizes the Commissioner to appoint attorneys or general agents of outside Companies, under certain circumstances; and reaffirms in an amended form the act of 1870, relating to coöperative insurance.

Acts 1872, c. 362: An Act in relation to the Compensation of Receivers of Insolvent Insurance Companies.

Directing the Supreme Judicial Court to fix compensation, and repealing the previous statute in relation thereto.

Acts 1872, c. 374: An Act to provide Additional Clerical Assistance in the Insurance Department.

Acts 1872, c. 375: An Act to authorize the Formation of Insurance Companies, and for Other Purposes.

The legislation embraced in this enactment was prompted mainly by the excitement and distrust produced by the great fire in Boston, in November, 1872, and the embarrassment and failure of so many Insurance Companies, in consequence of heavy losses occasioned thereby, which, in connection with other serious results of the great public calamity itself, led to the assembling of a Special Session of the Legislature. The act provides for the establishment, under stringent conditions, of Insurance Companies without special charter, its twenty or more sections being largely occupied with the details of their organization. Among its important provisions, the act authorizes the organization of Mutual Fire Companies, with a guarantee capital of not less than \$100,000, nor more than

\$300,000; and Mutual Marine Companies with a permanent fund of not less than \$400,000; forbidding purely Mutual Companies to issue policies till \$500,000 has been subscribed to be insured; regulating the amount and payment of dividends; authorizing cities and towns of less than four thousand inhabitants to form themselves into Insurance Companies; providing for the establishment of fire insurance districts in cities and towns having more than four thousand inhabitants, and limiting the amount which Companies may write within such districts.

EIGHTEENTH ANNUAL REPORT.

The Great Fires in Boston.

Part I., of this Report, like that of its immediate predecessor, devotes many pages to the disastrous conflagrations following the great fire in Chicago, in 1871, especially those in Boston in November, 1872, and May, 1873. No epoch in the history of American underwriting had ever developed such a startling succession of conflagrations, great and small, noticeably increasing in number, and preëminent in devastation and ruin, as the two most eventful years, 1871 and 1872, fearfully supplemented also during a large portion of 1873. As these experiences are of centennial importance, and intimately associated with the history of the Department in those years, some of the statistical records which it compiled are worthy of transfer to these pages. Of the fire epidemic of 1872, the Report here cited remarks:—

“The value of property consumed in 1872, though less than in the previous year, reaches an enormous figure. In the roll of cities and States, Boston and Massachusetts lead off with the largest aggregate loss, while others follow with an extraordinary array of destructive fires. The actual losses in Massachusetts, including of course the great November fire in Boston, average for the whole year very nearly a quarter of a million dollars per day; while the average for the entire United States, computed from statistics carefully collated week by week, exceeds \$493,000 per day, or nearly one hundred and eighty millions of dollars for the year. Of this heavy loss but little more than fifty-five per cent., or about one hundred millions, can be reckoned as covered by *available* insurance,

the remaining eighty millions being uninsured, or lost through the failure of Companies to meet their obligations."

It is proper to add in this connection that the defective and dangerous architecture, with the narrowness of the streets and the great height of the buildings, which formed a distinctive feature of the Boston "burnt district," contributed largely to the rapid spread of the flames, and of course to the augmentation of the loss. This danger had been foreseen, and the calamity foretold, both at home and abroad.

A remarkable incident deserves record here. Only a few hours prior to the occurrence of this great fire, the Massachusetts Commissioner was completing in Liverpool his official examinations of the financial condition of English Insurance Companies doing business in the United States. In his interviews with two of the prominent English underwriters associated with two of these Companies which were heavily involved in the Chicago fire, he was reminded by them, with singular and prophetic foresight, that the next great fire of the century might be looked for in Franklin and Devonshire streets, and their surrounding localities, in Boston! Upon explanation, it appeared that they had recently procured perfect and elaborate plans of several American cities, showing streets, lanes, alleys and structures, with their surroundings and exposures, as well as their means of protection against fire. Their inferences, particularly in reference to Boston, were inevitable, prompting a large and speedy cancellation of risks, which would have been completed had the calamity been delayed a short time longer.

As in the case of the Chicago fire, and as usual on the occurrence of great calamities, rumor was everywhere busy and wild with false or exaggerated statements grossly misrepresenting losses and impairments, and creating public alarm. In order to secure reliable data at the earliest practical moment, and thus relieve as far as possible all existing anxiety and doubt relative to the condition of insurance risks within the precincts of the conflagration, Deputy Commissioner Rhodes, to whose charge, in the absence of the Commissioner, the services of the Department had been for some months intrusted, promptly addressed a circular letter to the Companies in-

volved, asking from them the proper and necessary information. The statistics thus obtained were made public in due time, and with good results.

In a brief historical recapitulation, it may be stated that upwards of sixty acres of buildings were destroyed by this fire, involving nearly a thousand business firms, and the loss of almost, if not quite, seventy millions of commercial and other values. One hundred and ninety-two Insurance Companies, as shown by the records of the Department, were losers to the amount of fifty-six millions of dollars, after their losses had been adjusted. Of these, fifty-two were Massachusetts Companies, losing nearly thirty-five and a half millions, in sums ranging from a few hundreds to almost three millions of dollars. Thirty-two Companies, rendered insolvent by this fire, were compelled to close their doors, twenty-six of them Massachusetts Companies; viz., four Mutuals and twenty-two Joint Stock, leaving only eleven survivors of the latter class. Of the whole fifty-six millions of adjusted losses, the insured realized nearly seventy per cent., the remainder being a total loss.

Of the twenty-six Home Companies which succumbed under this disaster, ten or twelve had won the reputation of veteran underwriters. The Massachusetts Mutual Fire, dating back into the last century, was just entering upon its seventy-fifth year, and the Mechanics' and the Union, of the same class, had been in business respectively thirty-six and thirty years. Among the Joint Stock Companies, the Merchants' was the oldest, having commenced business in 1817. Next was the Manufacturers', dating from 1822; then the Franklin, from 1823; the Boston and the Washington, from 1824; the Boylston, from 1825; the Firemen's and the Neptune, 1831; and the National, 1832.

A few pages further on, the Report describes the destructive conflagration of May 30, 1873, as contributing another historic chapter to the fire record of Boston. Rivalling in magnitude all its predecessors of the century, save that of November, 1872, its destruction of two or three acres more of buildings, involved, with their contents, an estimated loss of a million and a half of property, insured for upwards of

\$1,100,000. Though in some cases heavy, the losses by this fire were not sufficient to endanger the safety of the Companies among which they were distributed, although absorbing nearly eighty per cent. of the premium receipts on their Boston business since the commencement of that year.

Official Examination of Foreign Companies.

As far back as 1870, the Massachusetts Department had decided to institute a personal investigation into the financial affairs of the Foreign Insurance Companies transacting business within the Commonwealth. Massachusetts having been the first State in the Union to establish a government supervision of insurance interests, it was fitting that she should secure and communicate information so necessary and desirable to the American patrons of Foreign Companies.

The general condition of insurance in the United States, and the apparently growing distrust in the integrity and safety of insurance organizations, both Fire and Life, rendered such personal knowledge more and more necessary. And while American Companies were holden to a strict compliance with the established rule of investigation, there was no good reason for ignoring it in favor of those incorporated or organized under foreign governments, so long as the latter were applicants for business in the United States.

Various circumstances interposed delay. Meanwhile the experiences at Chicago, and other considerations of public interest connected with the business of American underwriting, combined in demanding the earliest possible accomplishment of the proposed investigation. It was accordingly carried into effect during the summer and autumn of 1872, no examination having been before or since made by an American Department. The investigation in each case was complete and searching, in one instance occupying several weeks with the aid of assistants specially employed, and every possible facility was rendered by the Companies to make the work in all respects satisfactory and conclusive. The financial statements of the several Companies were fully verified, and the results, with a sketch of the principles of government and modes of business appertaining to the administration of each,

were made the subject of special record in the Report for that year.

Various Life Insurance Topics.

Part II., of the same Report, invites the attention of the Legislature to various important matters then exciting public interest; viz., The necessity of a more equitable and effective form of legislation governing the admission of life insurance organizations into the State; "Unrealized Assets"; "The Standard of Reserve"; "Premium Rates"; "Deposit and Savings Bank Life Insurance"; "Surrender Values"; "Powers of Insurance Officers"; "Amalgamations and Reinsurances"; the latter reviewing the English practice in comparison with the American, of which last the Report says:—

"In this country the managers endeavor, whenever they can, to obtain a surrender of the old policy and to issue a new one in its place. The controversies which have given so much trouble in England may possibly in this way be avoided. Nevertheless, the grievance of the policy-holder remains substantially the same. He is practically placed in a position in which he is compelled, whether he will or no, to accept the responsibility of a different Company from that with which he formed his contract.

"Worse than this, he is compelled in many cases to accept a new policy which provides among other conditions, that if a claim arises under it, and is disputed by the Company, such claim shall be prosecuted in the State in which the Company has its corporate existence. The policy-holder, or his representative, is thus deprived of the right to bring his suit, as in other cases, before a Massachusetts court."

INSURANCE LEGISLATION CONTINUED.

Acts 1873, c. 141: An Act in relation to Taxation of Insurance Companies.

Revising the existing system of taxation, and adopting a more equitable standard.

Acts 1873, c. 142: An Act for the Prevention of Fraudulent Insurance.

Providing that half the fine imposed be paid to the complainant.

Acts 1873, c. 177: An Act relating to Dividends of certain Mutual Fire Insurance Companies.

Amending section 11 of chapter 375, Acts of 1872, by inserting five wherever six occurs.

Acts 1873, c. 182: An Act in addition to An Act to authorize the Formation of Insurance Companies, and for other purposes.

Authorizing Joint-Stock Companies to take Marine risks when their capital has been increased to \$300,000.

Acts 1873, c. 331: An Act to establish a Standard Form of Insurance Policies.

Resolves 1873, c. 20 and 40: Authorizing the Lease and Refitting of a Building for the Insurance and other State Purposes.

The offices assigned to the Insurance Department in the State House had long been insufficient for the accommodation of its largely increased business and clerical force. Consequently, under authority delegated by the Resolves here cited, an eligible building was rented and fitted up for the use of the Department, in Pemberton Square, the apartments not required for its use being assigned for other state purposes.

NINETEENTH ANNUAL REPORT.

Part I., of this Report, is largely occupied with the consideration of the existing exigencies of fire insurance, the reduction of hazards, losses from over-insurance, the demand for increase of insurance capital, the necessity for more perfect and comprehensive fire insurance statistics, and other topics of paramount importance. The Department had labored long and earnestly in collecting and disseminating information in regard to these and many other interests connected with the business under its supervision, and, in connection with the National Board of Fire Underwriters, its Commissioner had secured the insertion of several important interrogatories into the blanks used for the state census of 1875, looking to the elimination of more complete and authentic statistics relative to certain classes of risks. The special purpose of these efforts and inquiries was to compass, if possible, a still broader range, extending wherever insurance has prestige and experience, and giving results of more general and world-wide significance, to be known and read of all. The Department has ever held, that, in the best and broadest sense, such a

work would become comprehensive and complete, especially in exposing the defects of existing theory and practice, evolving new experiences and new issues, introducing harmony of view and procedure, facilitating effective coöperation among insured and insuring, and thus unfolding and quickening a better polity and a grander beneficence.

State Requirements.

Part II., of the Nineteenth Report, in commenting on this subject, notes among other encouraging evidences of the increasing solidity of some of the American Life Insurance Companies, the important fact that they have begun to extend their business into foreign countries, especially in England, the home, as it were, of life insurance.

The discussions incident to these proceedings have thrown a strong light upon some of the advantages peculiar to the American system, showing that more, perhaps, than any other kind of business, life insurance lives upon public confidence, which is created in large measure by the system of "State Supervision" established in America. The most important and distinctive feature of this system is shown to be the attainment of advantages looking in that direction, by the establishment of different State Departments demanded by the federative principle on which our government is based, each Department serving as a check upon all the others, while all are active in the discharge of their duties, without which there is practically in this country no real check or control whatever exercised over insurance organizations.

This view of the subject was pressed with great force in England by one of the leading American Companies, when seeking admission to transact business there, and in support of its plea an official opinion was given by the President and other prominent gentlemen associated with the English Board of Actuaries. As their opinion reaffirms the views so often presented in the Reports of the Massachusetts Department, and which entered so largely into the legislative discussions incident to its establishment, a single paragraph may be pertinent here. A part of the opinion is, in substance, as follows :—

"The powers of the Insurance Superintendents of twenty-five separate States, if properly exercised, afford a substantial protection to the insured, that Life Insurance Companies in an unsound condition will not be allowed to continue their business. And we think that the necessity which exists of submitting the affairs of a Company to the independent examination of the officers of separate States, affords a substantial guarantee to the insured that the resources of a Company are unimpaired, inasmuch as *not only is the examination of one State a check upon that of another, but every Company is compelled to conform to the highest standard of solvency that any single State may impose.*"

This is an English form of statement; but of course it is understood that if a Company is financially unable to conform to the *highest* standard of solvency, it can (taking its own chances in securing public confidence) confine itself, *so long as its ability will permit*, to States which adopt a *lower* one.

Amalgamations.

Among other vital questions treated of in the same Report, that relating to amalgamations is further considered. The operation of existing laws, the usage of impaired Companies, and the gross imposition so often practised upon their policy-holders, in cases of actual or impending insolvency, are reviewed at some length. In reference to this matter, the following views are advanced:—

"The proper protection of the rights and interests of our own citizens through the agency of the government of the State, is the object more particularly within our province. The Legislature will readily perceive that such protection with reference to Companies organized in other States, is a problem of great difficulty, inasmuch as it does not possess the same power over these Companies, as over those which owe their existence to its authority. It cannot, in the former, require that an amalgamation shall be authorized beforehand by the Insurance Commissioner of this State. The Legislature might enact that when such a Company attempts a reinsurance of all its policies, or, in other words, an amalgamation, it shall be considered bankrupt, and be prohibited from issuing new policies within this State. But the prohibition would be wholly without effect, because when a Company has resolved upon an amalgamation, it has, as a matter of course, abandoned all design of issuing new policies. If a policy-holder is forced, whether he

will or no, to surrender the insurance to which he is entitled by the terms of his contract, he ought, under the particular circumstances of the case, to be enabled to recover the full value of the insurance of which he is deprived. He would then be able to obtain another policy equally good in some Company of his own selection. It is for the Legislature to consider the practicability of providing a remedy."

It will be seen by chapter 109 of the Acts of 1874, that the Legislature provided a partial remedy for the evils complained of, by forbidding any Massachusetts Company to reinsure without permission of the Commissioner.

INSURANCE LEGISLATION CONTINUED.

Acts 1874, c. 108: An Act relating to the Reinsurance of Outstanding Risks.

Authorizing the Commissioner to compute the amount necessary to reinsure all outstanding risks, by taking fifty per cent. of the premium received on outstanding fire and inland risks, and the full amount received on marine risks not marked off. This rule accords substantially with the previous usage of the Department adopted without complete statutory provision.

Acts 1874, c. 109: An Act to regulate the Reinsuring of Risks by Life Insurance Companies.

Providing that no Life Insurance Company organized or incorporated under the laws of this Commonwealth shall be permitted to reinsure its risks, except by permission of the Insurance Commissioner; though any such Company may reinsure a fractional part, not exceeding one-half of any individual risk.

Acts 1874, c. 222: An Act relating to Dividends of Joint-Stock Fire and Marine Insurance Companies.

Authorizing payment of ten per cent. dividends, annually, to stockholders; but permitting issue *pro rata* to stockholders of certificates of actual surplus, the same to be deemed an increase of capital stock.

SPECIAL REPORTS.

In addition to the regular Annual Reports from the Department, numerous others have also been required from time to time by special act or resolve of the Legislature. One of the most important of these latter was called for under the provisions of chapter 45 of the Resolves of 1873, prompted by the exceptional exigencies growing out of the great fire in Boston, in 1872, and involving the comparative advantages of government insurance over those offered by private corporations or enterprises. The Resolve, chapter 45 of 1873, directed the Commissioner "to investigate the subject of the feasibility of any system of state and municipal insurance, and of the necessity of any change in the existing system," and report to the Legislature of 1874.

In order that the subject might be as fully canvassed as possible, and at the suggestion of legislators proposing the investigation, several gentlemen of large experience as insurance experts and of high reputation in commercial as well as insurance circles, both at home and abroad, were invited by Commissioner Clarke to communicate their views for transmission with the Report. Several able responses, representing both the affirmative and negative sides of the question, were received and published in the Report, together with voluminous data relating to its financial, economic and moral aspects. In view of the experiences thus eliminated, the Report expresses the conviction that no public exigency demands a change in the existing system. It is perhaps unnecessary to add, that the petitioners for state and municipal insurance had leave to withdraw.

The many Special Reports required from the Department, have included several Codifications and Recodifications of the voluminous insurance legislation of the Commonwealth. The first was prepared and published by Commissioner Sanford, in 1867; the next by Commissioner Clarke, in 1870, 1873 and 1874; and the last by Commissioner Rhodes, in 1875,—each covering one hundred or more pages.

RETIREMENT OF COMMISSIONER CLARKE, AND APPOINTMENT OF HIS SUCCESSOR.

The resignation of Commissioner Clarke, which had been determined upon nearly a year prior to its acceptance, finally went into effect January 1, 1875, the Hon. Stephen H. Rhodes, who had officiated as Deputy since 1872, succeeding to the office of Insurance Commissioner. In addition to the unexpired term of Mr. Sanford, Mr. Clarke was twice re-appointed as Commissioner, and after rendering an aggregate service of more than five years, impaired health required relaxation and relief from the labors of the Department.

Under the administration of Mr. Rhodes, the present Commissioner, the business of the Department has been much augmented in some of its branches, while the necessity for an energetic and vigilant execution of insurance laws has never been more urgent. In the continuance of their wise and equitable enforcement, the insurance interests of the Commonwealth and of her citizens are receiving that needed and efficient protection which was contemplated in the organization of the Department.

THE TWENTIETH ANNUAL REPORT.

This Report, including Parts I. and II., the first one published by Commissioner Rhodes after assuming the duties of his office, presents a full exhibit of the business and financial condition of two hundred and sixty-two Companies doing business in the State at the beginning of 1875. Of these, eighty-eight were Home Companies, six of them Life Companies; and of the remaining one hundred and seventy-four Companies, one hundred sixty-one were from other States, and thirteen from other countries. Of the whole number, two hundred and twenty-one were Fire, Marine and Fire-Marine, and forty-one were Life Insurance Companies.

In connection with the affairs of these Companies, numerous statistics of importance are submitted. Among them appears an intelligent and suggestive review of the causes which have nearly destroyed the whaling business of the Commonwealth, and involved in bankruptcy so many Companies writing risks in that interest; also a series of valuable tabula-

tions showing the "Cost of Insurance," and the percentage of profit on the business. Some other topics are treated of in the following quotations.

Deposit Notes and Assessments.

In communicating information upon the character of deposit notes and the liability of policy-holders thereunder, Part I., of this Report, remarks :—

"There are some points that policy-holders in Mutual Insurance Companies should fully understand. One of the most important of these is, that a call upon a deposit note is not such an assessment as calls for the interference of the courts. The only inference which, in the judgment of the Commissioner, can be drawn from the decision of the Supreme Court in the case of the Commonwealth by the Insurance Commissioner *vs.* The Dorchester Mutual Fire Insurance Company, is, that the notes of a Mutual Company are *absolute funds*, and may be called in at any time by the Directors. Such calls are to be regulated by the by-laws of the Company, if at all, and not by the courts.

"Another point is, that members of Mutual Companies are a power unto themselves. The by-laws provide, or should do so, that special meetings may be called at short notice, and when members are dissatisfied with the action of their officers, the remedy is in their own hands."

The Prevention of Fires.

In advocating the enactment of more effective building laws, the Report proceeds :—

"The present high price of insurance is due, principally, to the great losses sustained in localities where there is a large aggregation of combustible material. It is by no means certain that the present rates are adequate to cover the hazard of such risks. The statistics of great fires are too limited to afford an absolute law of average. The hazard is so constantly changing, that such statistics as we have are worthless. The condition of our cities has essentially changed within the past twenty-five years, both in the construction and occupancy of buildings and in facilities for the extinguishment of fires. The internal hazard of all risks, considered as detached, can be very closely estimated by men of long experience in the insurance business; but who can fix a rate for the exposure which one building in a city sustains from every other building? . . .

"The practical work to be done, to reduce the price and cost of insurance, is to diminish the chances of serious conflagrations. The initial steps in this direction are to be taken by our legislative bodies, their enactments to be enforced by the executive authorities, with the coöperation of the Insurance Companies."

Municipal Insurance.

Upon this subject, which was so fully discussed in a Special Report from the Department in 1874, referred to on a previous page, Commissioner Rhodes, in urging the repeal or amendment of the law authorizing towns of less than 4,000 inhabitants to form Companies and insure themselves, when \$50,000 has been *subscribed* to be insured, says:—

"Insurance is based upon a law of chances which is absolute and certain, but in order to secure the certainty, a proper number of distinct chances must be held. Anything short of this is simply gambling, or 'running for luck.' Insurance, to be *insurance*, must cost something, but the cost can be precalculated. 'Luck' may not cost anything, but it may also be very expensive. The statutes now provide that no purely Mutual Insurance Company, except the class named above, shall commence business until \$500,000 has been subscribed to be insured. Why should not this limitation be universal? If the sum of \$500,000 is necessary to secure the average of losses, a Company with a less amount at risk incurs the hazard of too great a cost of the insurance, and this hazard increases in an inverse ratio as the amount at risk decreases."

He then proceeds to show from the actual experiences of several unfortunate Companies, that the subscription of \$500,000 is not an excessive requirement. In 1855, the Legislature passed an act, incorporating towns and cities into Mutual Fire Insurance Companies within their precincts, subject to certain conditions, but the act was repealed two years later. The act now in force was passed in 1872.

Improvement in the Business of Life Insurance.

Part II., of the Twentieth Report, notes a considerable reduction in the working expenses of Life Companies remaining in Massachusetts, as a favorable indication, and adds:—

"There is a manifest improvement in the tone of the business. By the disappearance of badly managed Companies, which have by

their recklessness demoralized the public, and caused a general distrust in regard to the stability of life insurance, the greatest obstacle which well-managed Companies have had to contend with, is removed. Officers of Companies are wide awake, and fully realize their responsibilities. Probably never, within the history of life insurance, have there been such determined efforts on the part of managers to perfect and strengthen their Companies, as are manifest at the present time. Such efforts, if continued, must inevitably restore that public confidence which is essential to the successful prosecution of the business."

Vicissitudes of Life Insurance.

Further on in the same Report, the Commissioner, referring to the fact that there is a bright side to life insurance, made all the brighter by contrast, and a knowledge of the assaults which it has so successfully withstood, gives utterance to these plain and truthful words :—

"The failures in life insurance have been the results of gross mismanagement, occasioned by incompetency or something worse. Few, if any, branches of business ever suffered as this has done during the past decade. Reckless managers have wasted its substance by extravagant salaries and office expenses; by foolish, fruitless efforts to secure new business; by dividends, when there was no surplus; by expending money, not to do good, but to avert an evil, usually more imaginary than real; in short, by ways almost innumerable. Agents have abused it by misrepresentation, and by attempts to build up their own Companies by decrying others. Wreckers have sought to strand it. Pirates have endeavored to capture it. Blackmailers have levied upon it. In consequence of all this, the weak, inefficiently officered barks have foundered; or perhaps the simile would be more perfect if we say that, after a partially successful attempt to transfer the passengers, to a hulk, in most cases nearly, if not quite, as unseaworthy as the one abandoned, the officers have taken to the long-boat and sailed away with colors flying."

Continuing the discussion, the Report expresses the belief that the management of the safe and honorable Companies has been as perfect as could have been reasonably expected, and that there is no ground for a reasonable doubt but that all such Companies will be able to meet their obligations as they mature.

The Savings Bank and other Plans.

In connection with the preceding topic, the opinion is freely expressed, that it is becoming every day more apparent that a radical change in the plans of life insurance is demanded; and that in view of the large amount of business already acquired, it is very generally believed to be inexpedient or impracticable for the old Companies to change their method of apportioning the expenses. The Report says this undoubtedly led to the application, made to the Legislature by the Hon. Elizur Wright, for a charter for a Company to be conducted upon the Savings Bank plan, of which he is the author, and also to the organization of one new Company in an adjoining State; and more may be expected in consequence.

Of the various schemes or plans for insurance adapted to the wants of the masses, that of Mr. Wright, above alluded to, and that of Mr. Sheppard Homans, known as "Life Insurance without large Accumulations or Reserves," are the most prominent at the present time. Mr. Wright's plan, with which the public are somewhat familiar, differs from all others in several respects; one of which is, the small margin it allows for the expenses of obtaining business.

INSURANCE LEGISLATION CONCLUDED.

Acts 1875, c. 27: An Act authorizing (under certain conditions) the Increase and Reduction of the Capital of Joint-Stock Insurance Companies.

Acts 1875, c. 34: An Act to extend the Charters of certain Insurance Companies.

Acts 1875, c. 42: An Act in relation to Mutual Fire Insurance Companies created by the laws of other States.

Giving permission to issue policies in Massachusetts upon both the cash and mutual plan.

Acts 1875, c. 59: An Act to define the Location of Risks to be taken by Mutual Fire Insurance Companies.

Authorizing issue of policies in any of the New England States, New York, Pennsylvania and New Jersey.

Acts 1875, c. 72: An Act to authorize certain Insurance Companies to insure against Loss by Fire or Lightning without Limitation of Time.

Acts 1875, c. 79: An Act in relation to the Approval of the Bonds of Insurance Agents.

Authorizing approval by the Commissioner instead of the Treasurer and Receiver-General.

Acts 1875, c. 95: An Act amending Chapter 222 of the Acts of 1874, relating to Dividends.

Providing that if any dividends are in future less than ten per cent. in any one year, the same may be made up when the net profits and income become sufficient therefor.

Acts 1876, c. 83: An Act relating to Receivers of Insurance Companies.

Requiring the Insurance Commissioner to examine the accounts of Receivers, and report thereon, and to certify to the Supreme Judicial Court any violations of duty.

Acts 1876, c. 120: An Act relating to Deposit Notes of Mutual Fire Insurance Companies.

Legalizing notes already taken in certain cases, regulating the amount of future notes, etc.

Acts 1876, c. 210: An Act to fix the Salaries of the Insurance Commissioner, his Deputy and Clerks.

THE TWENTY-FIRST ANNUAL REPORT.

Part I., of this Report, contains many valuable statistics showing the general condition of the insurance interests of the State and country at the commencement of the present year, 1876. From these, numerous suggestions are adduced looking to needed reforms in the business of underwriting.

New and Important Statistics.

On a previous page of this History, reference was made to the opportunity afforded by the taking of Industrial Statistics in connection with the Decennial Census of the Commonwealth, in 1875, to obtain statistics of great value to the insured and insuring. The desired statistics have been secured, and this Report expresses the belief that they furnish a complete schedule of all the manufactories in the State, the value of buildings, machinery and average amount

of stock on hand. Of their proposed classification, the Report says :—

“ This classification will require from one hundred and fifty to two hundred distinct groups or classes. The practical use which the Department proposes to make of these statistics is this : blanks will be prepared and furnished to the chief engineers of fire departments and to selectmen or clerks of towns, with the request that they will insert in the same such information as may be readily obtained in relation to fires which have occurred during the year in manufacturing establishments in their respective cities and towns, and forward the same to this Department. We shall then have the statistics for one year, giving the number of various classes of risks ; the number of each class burned during the year ; the causes of the fires, so far as known ; the number burned by fires originating upon the premises ; and the number destroyed by exposures, or fires originating in contiguous property. Such statistics, continued a series of years, would be of great value.”

In order to secure annual returns covering information of this character, the Report suggests the enactment of a law requiring them to be made to the Commissioner by the assessors of cities and towns, the Department furnishing the proper blanks.

Surplus Reserves in Fire Insurance.

Some portion of Part I., of this Report, is occupied in the consideration of exigencies affecting the safety of Fire Insurance Companies, and their ability to afford indemnity to those whose property is destroyed. This was a prominent subject before the Legislature of 1872, which, in order to prevent the impairment of Companies by heavy losses in great conflagrations, provided by law for the division of cities and towns into fire districts, and the limitation of risks written therein, as heretofore cited in these pages. Upon this point, the Report remarks :—

“ Although the motives which prompt legislation in regard to a limitation of the risks which Insurance Companies may assume are commendable, it is evident that in the present condition of affairs much must be left to the discretion of the managers of the Companies. Considerable reliance seems to be placed in the statutes

which limit the amount a Company may write upon one risk ; but until legislators shall define what is meant by 'one risk,' or a 'single risk,' such statutes are somewhat like a law prohibiting a sane man from acting in an insane manner. The idea of the Legislature which framed the law of this State relating to this subject evidently was, that no Company ought to expose itself to the liability of losing more than one-tenth of its capital in any one fire ; but the law which they enacted fails to accomplish this desirable end."

Upon another point referred to in the same discussion, the necessity existing after the Boston fire of 1872 of such legislation as would not only furnish protection to the insuring public, but also induce capitalists to engage anew in the insurance business, the Report adds :—

"In recognition of this fact, the general law was so framed as to compel Companies, before commencing business, to have double the amount of paid-up capital that had previously been required ; and while in the interest of the policy-holders it limited the dividends which stockholders could receive on their investment, it provided for a capitalization of surplus, in the interests both of stockholders and policy-holders ; for in this way stockholders might receive a dividend upon the profits of the business, and policy-holders would be additionally protected by this accumulation of capital. Sufficient time has not elapsed to admit of a fair and full illustration of the operation and effect of this law."

MASSACHUSETTS INSURANCE COMPANIES.

This History of the Department and its administration would be incomplete without some record of the mortuary experience of Massachusetts Insurance Companies,—an experience which practically represents that of all the American States, the mortality among Massachusetts Companies, as well as their ratios of profit and loss, corresponding very nearly with the experience of Companies incorporated elsewhere.

Since the adoption of the State Constitution in 1780, four hundred and thirty-one Insurance Companies have been chartered in Massachusetts. Of these, four hundred and three have been incorporated by special acts of the Legislature, and twenty-eight have been organized under the general insurance law of the Commonwealth. Of the whole number

(431), two hundred and twenty-one were Joint-Stock, and two hundred and ten were Mutual; a still further classification showing in all four hundred and six Fire, Marine and Fire-Marine, thirteen Life, and twelve Health Insurance Companies.

Again, of the whole number, one hundred and ninety-nine were unable to organize for lack of capital or for other reasons; while of the one hundred and thirty which commenced and continued business for longer or shorter periods, and finally closed their doors, either from compulsion or other cause, sixty-four were Joint-Stock, and sixty-six were Mutual Companies. A careful analysis of the history of all these Companies, including those which failed to commence business, and those which commenced and ceased, shows a ratio of mortality exceeding eighty per cent.! Of the whole number of survivors in 1876, sixty-seven are Mutual, and twenty-seven are Joint-Stock, five of the six Life Companies remaining being classified with the former.

CONCLUSION.

From the data collated in the preceding pages of this History, the intelligent reader can hardly fail to perceive that special supervision of insurance, under government authority, was not inaugurated any too soon. The unprecedented expansion of the business, the magnitude of the interests involved, and the frequent and inevitable exposure of the people to imposition and fraud under a speculative and corrupt management, demanded—

First. The enactment of laws specially designed for its regulation, and for the protection of policy-holders.

Second. An energetic and effective system of supervision and registration of all corporate institutions transacting such business within the Commonwealth, which should bring under rigid scrutiny an annual exhibit of their financial status.

Third. The establishment of a distinct executive department charged exclusively with the execution of such laws, and with the service of supervising, examining and reporting the condition of all Insurance Companies authorized within the State.

Such, in brief, were some of the urgent demands, prompted

by the existence of a great public necessity pointing to serious if not fatal defects and abuses, whose correction or removal could be accomplished only through a statutory and efficient supervision.

History has abundantly proved the wisdom of the legislation of 1855, under which the Massachusetts Insurance Department was established. From first to last its executive officers have labored with honest and earnest purpose, and the evidence is voluminous and conclusive that the laws which they have administered have largely and successfully contributed to preserve the commercial honor and integrity of insurance interests. Public confidence and security have been thereby greatly promoted, and irresponsible and fraudulent underwriting has been materially restrained. In short, protection and regulation have been successfully achieved.

The origin, history and progress of the business which finally required the supervisory service of the Department, have been presented in this History as fully as the allotted space would permit. At first, a simple system of loans and guaranties, chiefly limited among the ancient Jews, Greeks and Romans to marine interests, but subsequently providing occasional indemnities in cases of personal captivity and some other possible calamities, its field of operation developed no very perceptible enlargement for many succeeding centuries. Indeed, it was not till near the close of the fourteenth century that well established contracts of insurance made their appearance in the transactions of trade and commerce. Though gradually combining new interests and conditions as time passed on, yet, as already shown, scarcely three hundred years have elapsed since indemnification against the risks of commerce and the ravages of fire began to assimilate any of the forms of modern insurance. Later still came the introduction of indemnity against loss of life and health, the casualties of travel, the results of accident, and other similar interests.

The various schemes of indemnity provided under ancient usage, and largely extended and improved by the Lombards and Saxon Guilds, as also those instituted under other authorities and conditions between the beginning and close of the seventeenth century, were introduced with more or less of

practical success. From these early experiences have come the more perfect and beneficent systems of the present day. In the possession of the latter, the interests of commerce and industry find protection against the perils of the sea and the disasters of fire, homes and firesides are relieved from the presence of want and suffering, and private and public welfare is promoted and preserved.

With its enlarged scope and extended interests, the business of underwriting has necessarily demanded corresponding improvement and efficiency in all its branches. In life insurance, the demand has won its response in the better results of a maturer experience and a broader beneficence. In maritime interests, protection and equity have gained practical and permanent advance under an improved *régime*. In fire insurance, progressive results have been almost constantly evolved and applied, and these have been further stimulated and perfected by the aid of many valuable auxiliaries, most notable among which is the exchange of primitive methods and appliances for steam, electric and chemic forces, now so successfully utilized by well-trained and disciplined fire departments, especially in the great cities and populous districts of America and Europe.

Truly, in all these relations, a great and wonderful revolution has been achieved, even within the period commemorated by this centennial year. The comparative results of these hundred years are manifold in their spheres of growth and greatness. Within the same epoch, and in common with other great cotemporary enterprises, that which forms the special theme of this History has inseparably identified itself with the mighty agencies that have so successfully contributed to our national prosperity and glory. With all its faults and failures, remote or otherwise, no monetary scheme has developed greater beneficence and blessing within this memorable century, 1776-1876.

INDEX TO COMPANIES.

[For Index to General Topics, Tables and Appendix, see Table of Contents prefacing the
Commissioner's Report.]

	Page
<i>Zina Life, Hartford, Conn.,</i>	26
<i>American Popular Life, New York, N. Y.,</i>	33
<i>Atlantic Mutual Life, Albany, N. Y.,</i>	37
 <i>Berkshire Life, Pittsfield, Mass.,</i>	2
 <i>Charter Oak Life, Hartford, Conn.,</i>	40
<i>Connecticut General Life, Hartford, Conn.,</i>	44
<i>Connecticut Mutual Life, Hartford, Conn.,</i>	48
<i>Continental Life, Hartford, Conn.,</i>	53
<i>Continental Life, New York, N. Y.,</i>	57
 <i>Equitable Life, New York, N. Y.,</i>	61
 <i>Germania Life, New York, N. Y.,</i>	64
<i>Globe Mutual Life, New York, N. Y.,</i>	68
 <i>Hartford Life and Annuity, Hartford, Conn.,</i>	71
<i>Hartford Accident, Hartford, Conn.,</i>	162
<i>Home Life, Brooklyn, N. Y.,</i>	74
<i>Homoeopathic Mutual Life, New York, N. Y.,</i>	78
 <i>John Hancock Mutual Life, Boston, Mass.,</i>	6
 <i>Knickerbocker Life, New York, N. Y.,</i>	81
 <i>Life Association of America, St. Louis, Mo.,</i>	85
 <i>Manhattan Life, New York, N. Y.,</i>	89
<i>Massachusetts Hospital Life, Boston, Mass.,</i>	10
<i>Massachusetts Mutual Life, Springfield, Mass.,</i>	11
<i>Metropolitan Life, New York, N. Y.,</i>	93
<i>Mutual Life, New York, N. Y.,</i>	97
<i>Mutual Benefit Life, Newark, N. J.,</i>	100

	Page
National Life, Montpelier, Vt.,	103
National Life, Washington, D. C.,	107
New England Mutual Life, Boston, Mass.,	16
New Jersey Mutual Life, Newark, N. J.,	111
New York Life, New York, N. Y.,	115
Northwestern Mutual Life, Milwaukee, Wis.,	119
 Penn Mutual Life, Philadelphia, Penn.,	 123
Phoenix Mutual Life, Hartford, Conn.,	127
Provident Life and Trust, Philadelphia, Penn.,	131
Provident Savings, New York, N. Y.,	v, 135
 Railway Passengers', Hartford, Conn.,	 164
 Security Life, New York, N. Y.,	 137
State Mutual Life, Worcester, Mass.,	21
 Travelers', Hartford, Conn. (Life Department),	 141
Travelers', Hartford, Conn. (Accident Department),	166
 Union Mutual Life, Augusta, Me.,	 143
United States Life, New York, N. Y.,	147
Universal Life, New York, N. Y.,	150
 Vermont Life, Burlington, Vt.,	 153
 Washington Life, New York, N. Y.,	 156

ABSTRACT

OF THE

CERTIFICATES OF CORPORATIONS

ORGANIZED UNDER THE

GENERAL LAWS OF MASSACHUSETTS,

WITH THE

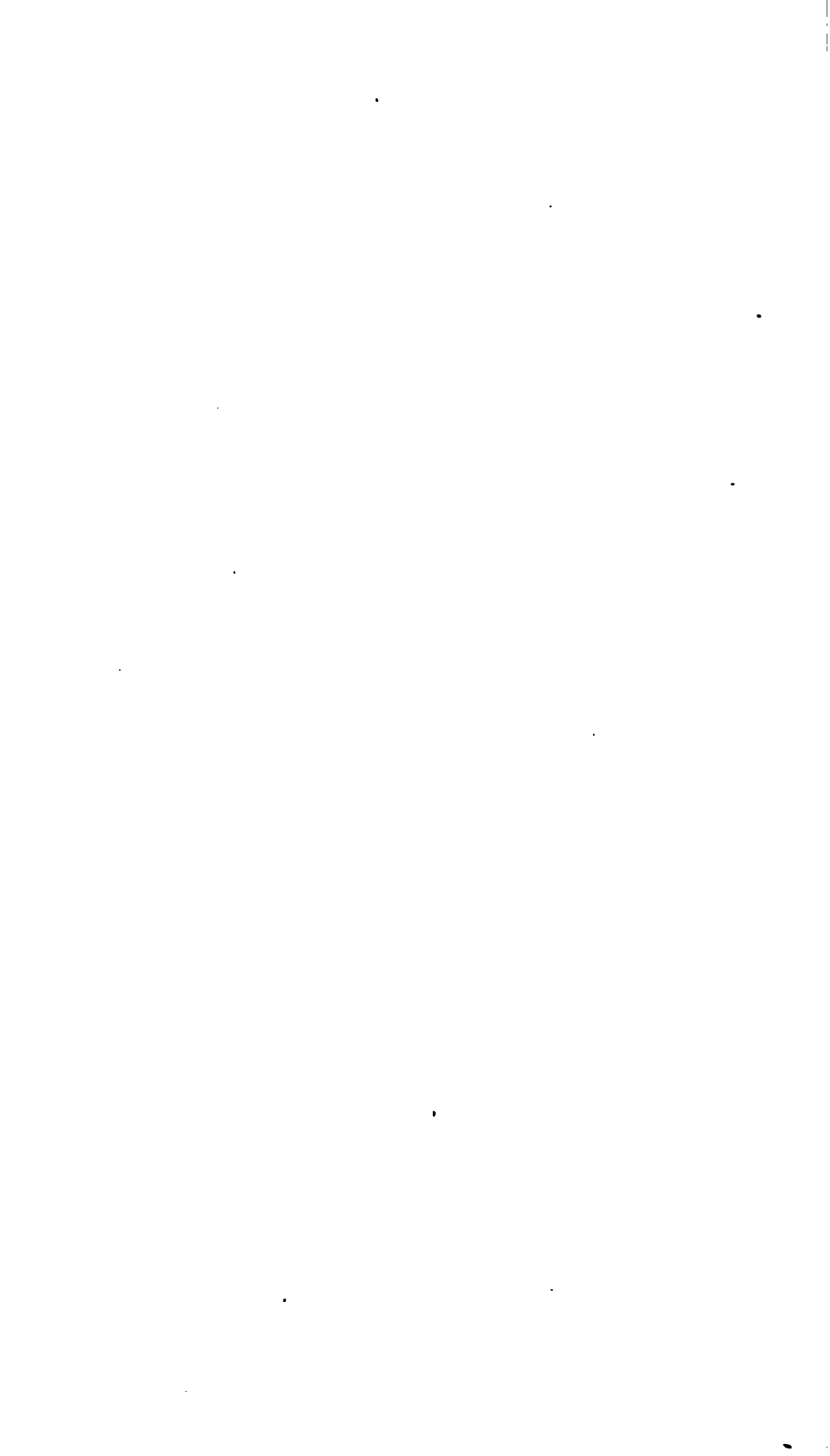
ANNUAL RETURNS REQUIRED BY CHAPTER 224 OF 1870,

DURING THE YEAR

1 8 7 5 .

PREPARED BY
THE SECRETARY OF THE COMMONWEALTH.

BOSTON:
WRIGHT & POTTER, STATE PRINTERS,
79 MILK STREET (CORNER OF FEDERAL).
1876.



Commonwealth of Massachusetts.

SECRETARY'S DEPARTMENT, BOSTON, Jan. 1, 1876.

To the Honorable the Senate and House of Representatives.

In compliance with section sixty-two of chapter two hundred and twenty-four of the Acts of the year eighteen hundred and seventy, I have the honor to submit herewith, for the information of the legislature, the accompanying ABSTRACTS from the certificates of manufacturing and other corporations, required to be deposited in this office. I add, also, abstracts from the certificates of railroad, railway, and insurance companies organized under general laws. The adoption of a new form of annual return, or certificate of condition, under Acts of 1874, ch. 349, requires a much more extended series of abstracts, and a larger document than heretofore. The "General Statement for 1875," and Tables I. and II. of Aggregates, appear as usual.

I am, very respectfully,

OLIVER WARNER,
Secretary of the Commonwealth.

RETURNS OF CORPORATIONS.

[Jan.

Abstract of Certificates of ORGANIZATION as Corporations under Section 11, Chapter 224 of 1870, and Amendments, with Abstract of Certificates of PAYMENT OF CAPITAL under Section 32 of the same Act.

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.	Am't of Capital.	Invested (or Voted) in Real Estate.	Invested (or Voted) in Personal Estate.	Mixed Estate.	In Cash.	When Certified to.	When Filled.
American Art Foundry, .	Somerville, .	\$50,000	500	\$100	1875. Jan. 19,	1875. Jan. 26,	\$50,000	-	\$50,000	-	-	1875. Jan. 25,	1875. Jan. 26.
American Sugar Refinery, .	Boston, .	Org. under chap.	224 of	224 of	1874. Nov. 30,	1874. Nov. 30,	25,000	-	-	\$20,000	\$5,000	Jan. 12,	Jan. 14.
Amesbury and Salisbury Home for Aged Women, .	Amesbury, .	Not fixed,	-	-	1874. Dec. 31,	1875. Jan. 18,	No certificate of capital required.	-	-	-	-	-	-
Anchor Tape Company, .	Holyoke, .	30,000	300	100	1875. Oct. 29,	1875. Nov. 3,	No certificate filed.	-	-	-	-	-	-
Ancient Order of Hibernians, Division No. 1, of Taunton,	Taunton, .	20,000	800	25	Mar. 30,	Apr. 23,	No certificate of capital required.	-	-	-	-	-	-
Ancient Order of Hibernians, Division 6, of Charlestown,	Boston, .	Not fixed,	-	-	May 12,	May 17,							
Ancient Order of Hibernians, Number 2 Division, . .	Lawrence, .	Not fixed,	-	-	Feb. 16,	Feb. 24,							
Aarle Manufacturing Co., .	Melrose, .	Org. under chap.	224 of	224 of	1874. Dec. 1,	1874. Dec. 1,	30,000	-	30,000	-	-	Mar. 5,	Mar. 9.
Avon Stone Company, .	Boston, .	200,000	2,000	100	May 10,	May 25,	64,000	-	64,000	-	-	June 23,	June 29.
Bay State Mutual Benefit Association, . . .	Boston, .	Not fixed,	-	-	Sept. 28,	Oct. 1,	No certificate of capital required.	-	-	-	-	-	-
Bay State Wheel Company,	Lynn, .	Org. under chap.	224 of	224 of	1873. Dec. 10,	1873. Dec. 10,	50,000	22,000	58,000	-	-	June 24,	June 29.

Hay Street Chapel Assoc'n,	Sharon,	Not fixed,	-	Aug. 28,	1875,	No certificate	-	-	-	-
Benj. Franklin Co-operative Council of the Sovereigns of Industry, No. 76, of Mass.,	Lawrence,	\$2,000	800	\$24	Nov. 26,	Dec. 20,	No certificate filed.	-	-	-
Beth El,	Boston,	Not fixed,	-	Mar. 20,	Mar. 20,	Mar. 20,	No certificate of capital required.	-	-	-
Blake Hose Company,	Boston,	200,000	2,000	100	July 28,	Aug. 27,	\$200,000*	-	Oct. 27,	Oct. 30,
Boston Hydraulic Gold Mining Company,	Boston,	120,000	1,200	100	Aug. 18,	Aug. 21,	120,000*	-	Aug. 20,	Aug. 21,
Boston Post Company,	Boston,	300,000	3,000	100	May 21,	May 25,	300,000	-	May 25,	May 25,
Boston Co-operative Savings Company,	Boston,	1,000	200	5	Oct. 9,	Oct. 25,	1,000	-	Oct. 13,	Oct. 25,
Boston Training School for Nurses,	Boston,	Not fixed,	-	Mar. 2,	Mar. 17,	Mar. 17,	No certificate of capital required.	-	-	-
Cambridgeport Dairy Co.,	Cambridge,	Org. under chap.	224 of 1870,	1872,	Feb. 13,	1873,	200,000	20,000	1873, Feb. 14,	May 24,
Carroll Paper Company,	New Marlboro',	50,000	500	100	Sept. 2,	Sept. 16,	50,000*	-	1875, Sept. 22,	Oct. 4,
Chapman Valve Manuf. Co.,	Boston,	Org. under ch. 224 of 1870,	-	1874,	July 20,	1874,	60,000	-	Jan. 27,	Feb. 2,
Chelsea Sovereigns Co-operative Association,	Chelsea,	1,000	200	5	May 31,	June 22,	No certificate filed.	-	-	-
Chicopee Masonic Association,	Chicopee,	Not fixed,	-	Mar. 8,	Mar. 10,	Mar. 10,	No certificate of capital required.	-	-	-
Citizens' Gas Company,	Lowell,	100,000	1,000	100	Mar. 4,	Apr. 23,	No certificate filed.	-	-	-
Cohannet Mills,	Tamilton,	Org. under chap.	224 of 1870,	1874,	July 8,	1874,	100,000	-	May 1,	Nov. 5,

† Reduced capital by certificate this date.

* Filed under sect. 2, chap. 177 of 1876.

Abstract of Certificates of Organization as Corporations and of Payment of Capital—Continued.

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.	Am't of Capital.	Invested (or Voted) in Real Estate.	Invested (or Voted) in Personal Estate.	Mixed Estate.	In Cash.	When Certified to.	When Filled.
Collins Paper Company, .	Wilbraham, .	Org. under chap.	224	\$100	1870, Feb. 23,	1872, Feb. 23,	\$200,000	-	-	\$200,000	-	1876, May 8,	1876, May 31,
Cordis Mills,	Millbury, . .	\$120,000	1,200	\$100	1875, June 15,	1875, June 25,	120,000	\$50,000	-	-	\$70,000	June 18,	June 28,
Connecticut Valley Masonic Relief Association, . .	Greenfield, .	Not fixed,	-	-	Aug. 3,	Aug. 17,	No certificate of capital required.	-	-	-	-	-	-
Co-operative Association, No. 76, Sovereigns of Industry,	Lawrence, .	5,000	2,000	2½	Nov. 4,	Nov. 13,	5,000	-	\$5,000	-	-	Nov. 27,	Dec. 11,
Court Commonwealth, No. 6,732 of the Ancient Order of Foresters,	Boston, . .	None,	-	-	Feb. 18,	Mar. 30,	No certificate of capital required.	-	-	-	-	-	-
Crosby Steam Gage and Valve Company, . .	Boston, . .	30,000	300	100	Mar. 23,	Aug. 6,	30,000	-	25,800	-	4,200	Aug. 19,	Aug. 20,
Cutter and Walker Manufacturing Company, . .	Lowell, . .	40,000	400	100	Apr. 9,	Apr. 14,	40,000	12,000	20,000	-	8,000	May 6,	May 10,
Diamond Ledge Gold Mining Company,	Boston, . .	50,000	500	100	Jan. 4,	Jan. 15,	50,000	38,835	2,020	-	9,145	Mar. 1,	Mar. 2,
Dittmar Powder Company, .	Boston, . .	50,000	500	100	July 1,	July 17,	50,000	-	-	-	50,000	July 15,	July 17,
Domestic Needle Works, .	Middleborough, .	40,000	400	100	Nov. 17,	Nov. 30,	No certificate filed.	-	-	-	-	-	-
Dooly Manufacturing Co., .	Boston, . .	25,000	250	100	July 17,	Aug. 12,	25,000	-	20,000	-	6,000	Aug. 11,	Aug. 12,
Drake Gas-Light Company, .	Boston, . .	150,000	1,500	100	July 26,	Aug. 2,	150,000	-	150,000	-	-	July 26,	Sept. 9,

1876.]

PUBLIC DOCUMENT—No. 10.

7

Dunbar Company,	Pittsfield,	\$15,000	150	\$100	ov. 9,	Nov. 11,	No certificate filed.	-	-	-	Aug. 4,	Aug. 11,
Dwight Printing Company,	Ashtland,	Org. under ch. 61 of G.S.	-	-	-	1871.	\$300,000	-	-	-	-	-
East Liverpool Manuf. Co.,	Holyoke,	Org. under ch. 224 of 1870,	-	-	-	1874.	5,000	-	-	-	Jan. 16,	Jan. 30,
Easton Stone Company,	Boston,	5,000	50	100	Feb. 23,	1875.	5,000	4,000	-	\$1,000	May 26,	June 2,
Equitable Safe Deposit Co.,	Boston,	25,000	250	100	Dec. 30,	Dec. 30,	25,000	-	-	25,000	Dec. 30,	Dec. 31,
Estes Flow Company,	Boston,	150,000	1,500	100	July 22,	July 26,	150,000	-	-	-	July 22,	July 27,
Excelsior Box Company,	Springfield,	10,000	100	100	July 24,	July 31,	10,000	-	-	-	July 24,	July 31,
Fall River Merino Company,	Fall River,	77,000	770	100	Dec. 19,	Jan. 26,	No certificate filed.	-	-	-	-	-
Forbes Lithograph Manufacturing Company,	Boston,	175,000	1,750	100	Sept. 1,	Sept. 14,	175,000	-	-	-	Sept. 28,	Oct. 4,
Franklin Literary Association,	Lowell,	Not fixed,	-	-	July 28,	July 30,	No certificate of capital required.	-	-	-	-	-
Franklin Woollen Manufacturing Company,	Norfolk,	75,000	750	100	June 11,	June 19,	75,000	-	-	75,000	June 19,	June 19,
Gardner Sovereigns Cooperative Association,	Gardner,	1,800	360	5	Jan. 15,	Feb. 4,	Filed January, 1876.	-	-	-	-	-
Groveland Shoe Company,	Boston,	40,000	400	100	Jan. 20,	Jan. 28,	40,000	9,000	-	25,000	Feb. 15,	Mar. 17,
Hall Treadle Company,	Boston,	25,000	250	100	Apr. 6,	Apr. 20,	25,000	-	-	6,908	Apr. 21,	Apr. 23,
Hampden Whip Company,	Westfield,	20,000	200	100	Jan. 14,	Jan. 21,	20,000	-	-	9,708	Jan. 19,	Jan. 26,
Haakins Steam Engine Co.,	Fitchburg,	35,000	350	100	Sept. 16,	Sept. 21,	35,000*	-	-	-	Oct. 15,	Oct. 20,
Helms Heel Burnishing Machine Company,	Boston,	150,000	1,500	100	Jan. 9,	Jan. 15,	No certificate filed.	-	-	-	-	-

* Under sect. 2, chap. 177 of 1876.

Abstract of Certificates of Organization as Corporations and of Payment of Capital—Continued.

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.	Am't of Capl. tal.	Invested (or Vo- led) in Real Estate.	Invested (or Vo- luntarily) in Per- sonal Estate.	Mixed Realte.	In Cash.	When Certified to.	When Filled.
Hiscox File Manuf. Co.,	Lowell, .	Org. under chap.	224 of	1870,	1874,	Jan. 10,	\$20,000†	-	-	\$20,000	-	1875, June 23,	1875, July 2
Home for Young Women and Children, . .	Lowell, .	Not fixed,	-	1875, Nov. 30,	1875, Dec. 3,		No certificate of capital required.	-	-	-	-	-	-
Incorporated Protectory of Mary Immaculate, .	Lawrence, .	Not fixed,	-	Apr. 14,	May 26,		No certificate of capital required.	-	-	-	-	-	-
J. B. Parker Machine Co.,	Clinton, .	\$45,000	450	Mar. 8,	Mar. 10,		45,000	\$2,800	-	42,200	-	Mar. 8,	Mar. 10.
Jenkins Manuf. Corp.,	Boston, .	100,000	1,000	July 31,	July 31,		100,000†	38,000	\$62,000	-	-	July 31,	July 31.
Jesup and Laffin Paper Co.,	Russell, .	Org. under chap.	224 of	1870,	1872, July 12,		154,000	-	-	154,000	-	1874, Dec. 31,	Jan. 12.
Kellogg Steam Power Co.,	Pittsfield, .	Org. under chap.	24 of	1874,	1874, Feb. 20,		42,000	-	-	42,000	-	1875, Mar. 23,	Mar. 29.
La Société Franco-Belge de Secours Mutuels et de Bienfaisance, . .	Boston, .	Not fixed,	-	Apr. 5,	June 2,	1875,	No certificate of capital required.	-	-	-	-	-	-
Lechmere Distributing Association,	Cambridge, .	1,000	200	Sept. 1,	Sept. 7,		No certificate filed.	-	-	-	-	-	-
Lynn Hospital Association,	Lynn, .	Not fixed,	-	Nov. 8,	Dec. 4,		No certificate of capital required.	-	-	-	-	-	-
Masonic Mutual Relief Association of Western Massachusetts,	Springfield, .	Not fixed,	-	Oct. 29,	Nov. 8,		No certificate of capital required.	-	-	-	-	-	-

Massachusetts Life Ass'n.	Boston.	Not fixed.	Dec. 17.	Dec. 28.	No certificate of capital required.	-	-	-
Massachusetts Sewer Co.,	Holyoke, .	Org. under	224 of	1874. Mar. 14.	\$25,000	-	Feb. 6,	Feb. 27.
Mechanics' Temple Hall As- sociation, .	Weymouth, .	73	\$28	June 18, July 6,	1,800	\$1,000	June 30,	July 6.
Merchants' Tobacco Co.,	Boston, .	2,000	100	Sept. 10,	200,000	-	Nov. 19,	Nov. 22.
Middlesex Co-operative Boot and Shoe Company, .	Stonham, .	40	250	Mar. 4,	10,000	-	Mar. 17,	Mar. 17.
Middlesex Paper Co., .	Pepperell, .	50,000	100	Mar. 6,	50,000	20,000	Mar. 24,	Mar. 24.
Millford Straw Company, .	Millford, .	Org. under	224 of	1873. Dec. 30,	14,000	14,000	Apr. 7,	Apr. 15.
Mill River Button Co.,	Northampton, .	60,000	100	Jan. 16, Jan. 25,	60,000	47,000	Mar. 31,	Apr. 20.
Monument Sovereigns Dis- tributing Association, .	Boston, .	1,000	200	5	May 1,	No certificate filed.	-	-
Mount Tom Co-operative Association, .	Holyoke, .	2,800	25	Mar. 4,	2,800	-	June 2,	June 15.
Murdoch Parlor Grate Co.,	Carver, .	24,000	100	Apr. 6,	24,000	-	May 27,	May 28.
Natick Boot and Shoe Co.,	Natick, .	20,000	100	Jan. 13, Jan. 16,	No certificate filed.	-	-	-
Natick Gas Light Co., .	Natick, .	35,000	100	1873. July 10,	20,000†	-	May 7,	May 21.
National Cigar-Makers Co- operative Association, .	Westfield, .	2,100	7	1875. Apr. 28,	2,100	-	May 1,	May 11.
New Bedford Tool Co.,	New Bedford, .	10,000	100	Sept. 7,	10,000†	-	Sept. 10,	Sept. 22.
New England Box Co.,	Leverett, .	25,000	100	Jan. 14,	22,000||	4,288	Dec. 10,	Dec. 20.

*** Capital increased.**

† Capital reduced by a certificate of this date, May 21.

Capital reduced by a certificate, October 12, 1875.

† Filed under sect. 2, chap. 177 of 1876.

Abstract of Certificates of Organization as Corporations and of Payment of Capital—Continued.

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.	Am't of Capl. tal.	Invested (or Vo- ted) in Real Estate.	Invested (or Vo- ted) in Per- sonal Estate.	Mixed Estate.	In Cash.	When Certified to.	When Filled.
New England Corrugated Packing Manuf. Co.,	Boston, . .	\$15,000	150	\$100	1874. Dec. 26,	1875. Jan. 30,	\$15,000	-	\$14,000	-	\$1,000	1876. Jan. 30,	1876. Feb. 2,
New England Country Home for Orphan and Homeless Children,	Winchendon, .	Not fixed.	-	-	1876. May 18,	June 25,	No certificate of capital required.	-	-	-	-	-	-
New England Hod Elevat- ing Co.,	Boston, . .	150,000	1,500	100	Jan. 14,	Jan. 25,	150,000	-	150,000	-	-	Jan. 27,	Jan. 28.
New England Homestead Company,	Springfield, .	20,000	200	100	1874. Dec. 27,	Jan. 16,	20,000	-	20,000	-	-	1874. Dec. 28,	Jan. 19.
New England Mining and Reduction Company, .	Boston, . .	120,000	1,200	100	1875. June 16,	June 25,	120,000	-	-	\$120,000	-	1876. Aug. 2,	Aug. 6.
New England Publishing Company,	Boston, . .	10,000	100	100	Oct. 4,	Oct. 20,	10,000*	-	10,000	-	-	Oct. 4,	Oct. 28.
New England Toy Co., .	Leominster, .	15,000	150	100	May 27,	June 8,	15,000	-	9,640	-	5,360	July 2,	July 9.
New England Type Foundry Company,	Boston, . .	30,000	300	100	Mar. 9,	Mar. 25,	30,000	-	30,000	-	-	Mar. 25,	Mar. 30.
North Brookfield Co-opera- tive Association, .	N. Brookfield, .	1,000	200	5	July 22,	July 24,	1,000	-	750	-	250	Sept. 23,	Oct. 5.
Northern New England Hay and Grain Carrier Co., .	Pittsfield, . .	1,200	12	100	Oct. 30,	Nov. 19,	No certificate filed.	-	-	-	-	-	-
Old Fellows' Building As- sociation, Salem,	Salem, . .	25,000	500	50	1874. Oct. 24,	Jan. 2,	No certificate of capital required.	-	-	-	-	-	-

Old Colony Co-operative Association,	Kingston,	\$1,000	200	\$5	1876, Apr. 22,	Apr. 20,	No certificate filed.	-	-	-	-	-	-
Old Franklin Literary Association,	Lowell,	Not fixed	-	-	Sept. 4,	Sept. 10,	No certificate of capital required.	-	-	-	-	-	-
Oliver Ames and Sons Corporation,	Easton,	400,000	4,000	100	Jan. 26,	Feb. 11,	\$400,000	-	\$400,000	-	June 12,	June 20,	June 20.
Payson and Outlet Manufacturing Company,	Holliston,	50,000	500	100	July 2,	July 14,	50,000	19,980	22,070	-	July 19,	July 29,	July 29.
People's Ice Company,	Boston,	50,000	500	100	Apr. 30,	May 1,	50,000	25,600	12,422	1,800†	Nov. 24,	Dec. 1,	Dec. 1.
Phoenix Cigar Co-operative Association,	Westfield,	3,500	7	500	June 5,	June 22,	3,500	-	-	-	June 24,	June 25,	June 25.
Pittsfield Tack Company,	Pittsfield,	30,000	300	100	Aug. 7,	Aug. 13,	No certificate filed.	-	-	-	-	-	-
Plymouth Basting Company,	Plymouth,	20,000	200	100	July 22,	Aug. 28,	20,000	5,500	6,500	-	Aug. 17,	Aug. 24,	Aug. 24.
Rockland Base Ball Association,	Rockland,	550	22	25	May 23,	June 21,	550	-	-	550	June 28,	July 6,	July 6.
Sagamore Mills,	Fall River,	Org. under chap.	224 of 1870,	224 of 1870,	1872, April 19,	1872, April 19,	500,000†	-	-	500,000	Dec. 22,	Dec. 23,	Dec. 23.
Saint Joseph's Mutual Aid Society,	Pittsfield,	None,	-	-	March 1,	1875, Mar. 24,	No certificate of capital required.	-	-	-	-	-	-
Salem Fraternity,	Salem,	Not fixed,	-	-	Dec. 18,	Dec. 23,	No certificate of capital required.	-	-	-	-	-	-
Sanford Steamship Co.,	Boston,	500,000	5,000	100	May 25,	July 6,	500,000*	70,000	410,000	-	July 8,	July 12,	July 12.
S. A. Wood's Machine Co.,	Boston,	Org. under chap.	224 of 1870,	224 of 1870,	1873, Oct. 26,	1873, Oct. 26,	5,000	-	-	-	June 30,	July 6,	July 6.
S. A. Wood's Machine Co.,	Boston,	Org. under chap.	224 of 1870,	224 of 1870,	Oct. 25,	Oct. 25,	300,000||	23,727	275,333	-	Oct. 29,	Dec. 1,	Dec. 1.

* Under sect. 2, chap 177 of 1875.

† Not stated how \$1,800 of capital is invested.

‡ Capital reduced from \$550,000 by certificate, June 29, 1874.

§ A balance not stated.

|| Capital increased from \$5,000 by this certificate.

Abstract of Certificates of Organization as Corporations and of Payment of Capital—Continued.

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.	Amt. of Capital.	Invested (or Voted) in Real Estate.	Invested (or Voted) in Personal Estate.	Mixed Estate.	In Cash.	When Certified to.	When Filled.
Saunders Silk Company, .	Pittsfield, .	\$75,000	750	\$100	1876. Jan. 9.	1876. Jan. 18.	No certificate filed.	-	-	-	-	-	-
S. Harris and Sons Manufacturing Company, .	Clinton, .	60,000	600	100	Aug. 9.	Aug. 17.	\$60,000	-	-	\$60,000	-	1876. Aug. 16.	1876. Aug. 17.
Sheffield Manuf. Company,	Northampton, .	Org. under chap.	224 of	224 of	1870.	1874. Aug. 10.	\$500	\$14,500	-	-	-	Feb. 23.	Mar. 13.
Société Saint Jean Baptiste de Secours Mutuel, of Boston,	Boston, .	Not fixed,	-	-	July 14,	1876. Aug. 4.	No certificate of capital required.	-	-	-	-	-	-
Society of Saint Joseph, of Millbury, Massachusetts,	Millbury, .	Not fixed,	-	-	June 10,	Sept. 9,	No certificate of capital required.	-	-	-	-	-	-
Southfield Whip Company,	Southfield, .	Org. under chap.	224 of	224 of	1870.	1874. July 29.	2,800	6,700	-	-	-	1874. Dec. 17.	Jan. 5.
Sovereigns Co-operative Association of East Boston,	Boston, .	1,000	1,000	1	Nov. 9,	1876. Nov. 11.	1,000	-	1,000	-	-	1876. Dec. 7.	Dec. 20.
Sovereigns Co-operative Co.	Springfield, .	3,100	31	100	Jan. 16,	Feb. 2,	3,100	-	3,100	-	-	Oct. 23.	Nov. 20.
Sovereigns of Industry Mutual Relief Association of Massachusetts, . . .	Boston, .	None,	-	-	Apr. 20,	Apr. 22,	No certificate of capital required.	-	-	-	-	-	-
Springfield and Newburyport Co-operative Mining Company,	Newburyport, .	1,000	10	100	Apr. 27.	Apr. 29.	1,000	500	-	-	500	Apr. 27.	Apr. 29.

Business	Location	Org. under chap.	1st of 1876,	Apr. 29,	\$150,000	-	\$150,000	Nov. 1,	Nov. 10,
Suffolk Hrowing Company,	Boston,	-	1874,	Jan. 19,	-	-	-	1874,	Nov. 10,
Swain Turbine and Manu- facturing Company,	Lowell,	-	June 2,	Jan. 19,	200,000	-	200,000	June 2,	Aug. 14,
Tufa Elevator Works,	Boston,	Org. under chap.	224 of 1870,	1872, Jan. 22,	125,000	-	\$100,000	1872, Feb.	May 5,
Union Council No. 71 Sov- ereigns of Industry of the City of Somerville, Mass.,	Somerville,	None,	1876, Apr. 21,	May 10,	No certificate of capital required.		-	-	-
Union St. Jean Baptiste of Fitchburg, Massachusetts,	Fitchburg,	Not fixed,	- Aug. 7,	Aug. 24,	No certificate of capital required.		-	-	-
Union Water Meter Co.,	Worcester,	Re-org.	under ch. 224 of 1870,	Aug. 7,	75,000*	-	-	1876, Aug. 11,	Aug. 13,
Walpole Hair and Bedding Manufacturing Company,	Boston,	20,100	100 Oct. 1,	Oct. 7,	(Filed January, 1876)		-	-	-
Warner File Company,	Holyoke,	25,000	100 Oct. 26,	Nov. 20,	No certificate filed.		-	-	-
Watchman Publishing Co.,	Boston,	80,000	100 Dec. 23,	Dec. 23,	No certificate filed.		-	-	-
Weldon Low Water Alarm Gauge Corporation,	Boston,	200,000	100 June 25,	July 27,	200,000	-	200,000	Aug. 2,	Aug. 7,
West Medway Mallet Co.,	Medway,	7,500	100 Apr. 17,	June 15,	7,500	-	7,500	June 5,	June 15,
Whitney Manufacturing Co.,	Ashburnham,	6,000	100 Aug. 28,	Sept. 1,	6,000	-	6,400	Sept. 23,	Sept. 24,
Winchendon Water Power Company,	Winchendon,	20,000	1873, Apr. 19,	Feb. 25,	No certificate filed.		-	-	-
Winn Lock Company,	Shelburne,	Org. under chap.	224 of 1870,	1873, Jan. 29,	- 12,000	-	12,000	June 24,	July 9,
Winchester Rock Drill Co.,	Boston,	115,000	100 Aug. 30,	1875, Sept. 17,	115,000	-	100,000	Sept. 16,	Sept. 17,

* Under sect. 2, chap. 177 of 1875.

Abstract of Certificates of Organization as Corporations and of Payment of Capital—Concluded.

NAME OF CORPORATION.	Where Located.	Capital Stock.	No. of Shares.	Par Value of Shares.	Date of Organization.	Date of Charter.	Amt of Capital.	Invested (or Voted) in Real Estate.	Invested (or Voted) in Personal Estate.	Mixed Estate.	In Cash.	When Certified to.	When Filled.
Women's Union for Christian Work incorporated at Lynn,	Lynn,	None,	-	-	1875. May 31,	1875. July 8,	No certificate of capital required.	-	-	-	-	1875.	1875.
Worcester Casket Co.,	Worcester,	\$12,000	120	\$100	Mar. 18,	Apr. 26,	\$12,000	-	\$12,000	-	-	Apr. 24,	Apr. 26.
112 Corporations chartered.	. . . . .	\$5,352,660	-	-	-	-	\$6,899,060	\$711,431	\$2,840,235	\$2,675,560	\$671,834	-	-

NOTE.—Eighty-six corporations have filed certificates of payment and investment of capital; twenty-three have invested in real estate; fifty-six have invested in personal estate; twenty have invested in mixed estate; thirty-two have invested partly in cash; twenty-one have not filed a certificate of payment of capital; twenty-seven charitable or religious corporations are not required to file such a certificate.

An association called the "Barium Manufacturing Company" have deposited approved certificates of organization and of payment of capital, but neglecting to comply with section 59, chapter 224 of 1870, by the payment of legal fees, the certificate of incorporation is withheld.

Abstract of Certificates of Re-ORGANIZATION as Corporations under Section 19, Chapter 224 of 1870, and Section 2, Chapter 49 of 1875.

NAME OF CORPORATION.	Location.	Capital stock at Reorganization.	No. of Shares.	Par value of Shares.	Authority under which Organized.	Date of Reorganization.	Date of Charter.
Hayden Manufacturing Company,	Williamsburg, .	\$50,000	500	\$100	Chap. 133 of 1851, .	1875, Oct. 27,	1876, Dec. 7.
Society for the employment of Bible Readers in Boston, .	Boston, .	Not fixed,	-	-	Chap. 32 G. S., .	May 11,	May 17.
Union Water Meter Company,	Worcester, .	75,000	750	100	Chap. 61 G. S., .	July 31,	Aug. 7.
Williams Manufacturing Company,	Northampton, .	50,000	500	100	Chap. 61 G. S., .	Feb. 1,	Feb. 3.
Four corporations, . . . . .	. . . . .	\$175,000					

Abstract of Certificates of CORPORATIONS heretofore ORGANIZED under laws formerly in force, and now certified in the Secretary's Department.

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	No. of Shares.	Par value of Shares.	When Organization was made.	Under what Statute.	When Certificate was filed.
Union Machine Company,	Fitchburg, . .	\$40,000	\$40,000	400	\$100	Feb. 6, 1865,	G. S., ch. 61, .	Feb. 26, 1875.

Abstract of Certificates of Confirmation of Organization under Section 66, Chapter 224 of 1870.

NAME OF CORPORATION.	Location.	Capital.	Authority under which Organized.	Date of Confirmation.	When filed.
Swain Turbine and Manufacturing Company, . . .	Lowell, . . .	\$300,000	1870, ch. 24, sec. 11, . . .	Feb. 11, '75,	July 31, '75.
Union Water Meter Company, . . .	Worcester, . . .	75,000	G. S., ch. 61, . . .	July 24, '75,	Aug. 13, '75.
Two corporations, . . .	. . .	\$375,000			

Abstract of Certificates of Confirmation of Proceedings under Section 2, Chapter 349 of 1874.

NAME OF CORPORATION.	Location.	Capital.	Meetings and Proceedings in doubt. Subject-matter.	When Confirmed.	When Certificate was filed.
Lenox Glass Company, . . .	Lenox, . . .	\$800,000	Meetings from Nov. 19, 1870, to Jan. 15, 1873, regularly and sufficiency,	Jan. 14, '75,	Jan. 15, '75.
Union Water Meter Company, . . .	Worcester, . . .	75,000	Meeting for original organization, non-compliance with Statutes, . . .	July 24, '75,	Aug. 13, '75.
Two corporations, . . .	. . .	\$875,000			

Abstract of Certificates of Organization as Insurance Companies, under Chapter 875 of 1872.

NAME OF COMPANY.

NAME OF COMPANY.	Where Located.	Capital Stock.	Permanent Fund.	Subscribed Insurance.	No. of Shares.	Par value of Shares.	Date of Organization.	Date of Charter.
Alliance Insurance Company,	Boston, .	\$200,000	-	-	2,000	\$100	1876. April 28,	May 27.
Commonwealth Insurance Company,	Boston, .	300,000	-	-	3,000	100	May 3,	May 5.
Colton and Woolen Manufacturers Mutual Insurance Co. of New England, .	Boston, .	-	-	-	-	-	Oct. 5,	Oct. 19.
Globe Insurance Company,	Boston, .	200,000	-	-	2,000	100	April 24,	May 4.
Mechanics' Mutual Insurance Company,	Boston, .	200,000	(Guarantee,)	-	2,000	100	Feb. 12,	May 4.
Merchants' Union Insurance Company,	Boston, .	200,000	-	-	2,000	100	Feb. 2,	Feb. 12.
People's Union Insurance Company,	Boston, .	200,000	-	-	2,000	100	Mar. 17,	Mar. 18.
Revere Fire Insurance Company,	Boston, .	200,000	-	-	2,000	100	April 9,	May 3.
Shawmut Insurance Company,	Boston, .	500,000	-	-	5,000	100	July 20,	Aug. 6.
Suffolk Mutual Insurance Company,	Boston, .	200,000	(Guarantee,)	-	2,000	100	May 1,	May 18.
Ten corporations, . . . . .	. . . . .	\$2,200,000						

Abstract of Certificates of Organization as Railroad Corporations, under Chapter 53 of 1872, and the "General Railroad Act," Chapter 372 of 1874, Section 29, and as Railway Corporations (Street), under Chap. 29 of 1874.

NAME OF CORPORATION.	Location and extent.	Capital.	No. of Shares.	Par value of Shares.	Amount of Capital paid in.	Per cent. of Capital paid in.	Gauge.	Length.	Cities and Towns Agreeing thereto.	Date of Certificate of Directors.	Date of Charter.
Naumkeag Street Railway Company.	Peabody, Salem and Beverly,	\$70,000	700	100	\$70,000	100	4 ft. 8½ in.	7 miles,	And under a Special Act, Chap. 280 of 1874,	1876. Feb. 24,	1876. Feb. 28.
North Brookfield Railroad Company.	Brookfield to No. Brookfield,	100,000	1,000	100	10,000	10	4 ft. 8½ in.	4 miles,	Brookfield and No. Brookfield,	No date,	June 24.
Springfield and New London Railroad Company,	Springfield to Long meadow,	200,000	2,000	100	20,000	10	4 ft. 8½ in.	8 miles,	Springfield and Long meadow,	1874. Dec. 8,	Jan. 6.
Three Corporations,	.	\$370,000	-	-	\$100,000	-					

Abstract of Certificates of INCREASE OF CAPITAL by existing Corporations, under Section 34, Chap. 224 of 1870.

NAME OF CORPORATION.	Location.	Amount of Increase.	Amount thereof paid in.	When Certificate of Increase was filed.
Albion Lead Works,	Taunton, . .	\$50,000	\$50,000	Sept. 28, 1875.
American Cigar Company,	Westfield, . .	15,000	15,000	July 30, 1875.
Hampden Whip Company,	Westfield, . .	20,000	20,000	July 6, 1875.
Rhox File Manufacturing Co.,	Lowell, . .	20,000	20,000	July 2, 1875.
Hopedale Machine Company,	Milford, . .	60,000	60,000	Aug. 20, 1875.
Lenox Glass Company,	Lenox, . .	300,000	102,300	Feb. 24, 1875.
Loring and Blake Organ Company,	Worcester, . .	18,200	18,200	Dec. 20, 1875.
Marlborough Gas Light Company,	Marlborough, . .	30,000	30,000	Mar. 30, 1875.
Massachusetts Cigar Makers' Co-operative Association,	Westfield, . .	5,500	5,500	June 8, 1875.
Montague Paper Company,	Montague, . .	162,900	162,900	July 6, 1875.
Munroe Organ Reed Company,	Worcester, . .	46,700	46,700	Feb. 13, 1875.
Nantucket and Cape Cod Steamboat Company,	Nantucket, . .	25,300	25,300	Aug. 10, 1875.
Pigeon Hill Granite Company,	Rockport, . .	5,000	5,000	June 9, 1875.
S. A. Wood's Machine Company,	Boston, . .	295,000	295,000	Dec. 1, 1875.
South Abington Workingmen's Co-operative Grocery and Provision Association,	So. Abington, . .	250	250	Jan. 27, 1875.
Fifteen Corporations, . . . .	. . . .	\$1,063,850	\$856,050	

Abstract of Certificates of REDUCTION OF CAPITAL by existing Corporations, under Section 35, Chap. 224 of 1870.

NAME OF CORPORATION.	Location.	Amount of Decrease.	Present Capital.	When Certificate of Reduction was filed.
Avon Stone Company, . . .	Boston, . .	136,000	64,000	June 29, 1875.
Barnard Manufacturing Company, .	Fall River, .	50,000	350,000	Nov. 24, 1875.
Bristol County Frear Artificial Stone Company,	Fall River, .	15,800	34,300	Feb. 11, 1875.
Cumberland Brown Stone Company,	Boston, . .	180,000	20,000	Apr. 14, 1875.
Glendale Elastic Fabrics Company, .	Easthampton, .	100,000	100,000	Oct. 26, 1875.
Jessup and Ladin Paper Company, .	Russell, . .	1,000	154,000	Jan. 18, 1875.
Kellogg Steam Power Company, .	Pittsfield, . .	3,000	42,000	Mar. 23, 1875.
Lenox Glass Company, . . .	Lenox, . .	197,800	602,200	Feb. 6, 1875.
Natick Gas Light Company, . .	Natick, . .	15,000	20,000	May 21, 1875.
New England Box Company, . .	Leverett, . .	3,000	22,000	Oct. 12, 1875.
Salem Shade Roller Manf. Company,	Salem, . .	13,000	62,000	June 24, 1875.
Salem Shade Roller Manf. Company,	Salem, . .	1,300	60,900	June 24, 1875.
Walpole Hair and Bedding Manf. Co.,	Boston, . .	20,000	10,100	Dec. 9, 1875.
Wilder Stove Shelf and Machine Co.,	Leominster, .	10,000	5,000	May 3, 1875.
Fourteen Certificates, . . .	. . . . .	\$745,800	\$1,546,300	

Abstract of Certificates of Payment, or partial Payment, of Capital by Railroad and Railway Corporations.

NAME OF CORPORATION.	Location and Extent.	Amount of Capital.	Amount paid in.	Per cent paid in.	No. of Shares.	Par value of Shares.	Length of road in miles.	Gauge.	Authority under which organized.	Stat. under which certificate is filed.	When filed.
Boston, Revere Beach & Lynn R.R. Co.,	East Boston to Lynn, . . .	\$350,000	\$70,000	20	3,500	\$100	9	3 ft.	Ch. 53 of 1872,	Ch. 372 of 1874, Sec. 47.	1875. Apr. 19.
Fall River Railroad Company, . . .	New Bedford to Fall River, .	185,000	37,000	20	1,850	100	12	4 ft. 8½ in.	Ch. 53 of 1872,	Ch. 383 of 1871, Sec. 1.	Jan. 4.
Naumkeag Street Railway Company, .	Peabody, Salem and Beverly,	70,000	70,000	100	700	100	7	4 ft. 8½ in.	Ch. 280 of 1874, and 29 of 1874,	-	May 1.
North Brookfield Railroad Company, .	Brookfield to No. Brookfield,	100,000	20,000	20	1,000	100	4½	4 ft. 8½ in.	Ch. 53 of 1872, and 372 of '74,	Ch. 372 of 1874, Sec. 47.	July 21.
Old Colony Railroad Co. (branches), .	Fall River to Somerset, . .	31,635	31,635	100	300	100	2	4 ft. 8½ in.	Ch. 296 of 1872, and 213 of '74,	Ch. 351 of 1874,	Jan. 7.
Springfield & New London R. R. Co., .	Springfield to New London, .	200,000	40,000	20	2,000	100	8	4 ft. 8½ in.	Ch. 53 of 1872,	Ch. 373 of 1874, Sec. 47.	June 16.
Six corporations, . . . . .	. . . . .	\$936,635	\$268,635								

Abstract of Certificates of INCREASE OF CAPITAL of RAILROAD and RAILWAY Corporations.

NAME OF CORPORATION.	Location and Extent.	Amount of Increase.	Amount paid in.	Increase of Shares.	Par value.	Original Capital.	Present Capital.	Authority under which organized.	Authority for Increase of Stock.	When filed.
Boston, Revere Beach and Lynn Railroad Company.*	Boston to Lynn, . .	\$215,000	-	2,150	\$100	\$185,000	\$350,000	Ch. 53 of 1872, .	Cl. 2 of Sec. 30 of ch. 372 of 1874, .	1875. Feb. 11.
Fall River Railroad Company, . . .	N. Bedford to Fall River,	15,000	-	150	100	185,000	200,000	Ch. 53 of 1872, .	Cl. 2 of Sec. 30 of ch. 372 of 1874, .	Mar. 29.
Fall River Railroad Company, . . .	N. Bedford to Fall River,	15,000†	-	150	100	185,000	200,000	Ch. 53 of 1872, .	Cl. 2 of Sec. 30 of ch. 372 of 1874, .	May 19.
Two Corporations,		\$230,000	-	-	-	\$330,000	\$550,000			

* Gauge changed from 4 feet 8½ inches to 3 feet.

† Second certificate, the first invalid, not having been filed in time.

Abstract of Certificates of Increase of Capital by existing Insurance Corporations, under Chapter 875 of 1872, Sections 13 and 19.

NAME OF CORPORATION.	Location.	Amount of In- crease.	Amount thereof paid in.	Original Capital.	Present Capital.	Description of Cap- ital or Fund.	When Certificate of Increase was filed.
Faneuil Hall Insurance Company,	Boston,	\$200,000	200,000	200,000	400,000	"Capital."	1875. Dec. 30.
Springfield Fire and Marine Insurance Company,	Springfield,	100,000	100,000*	500,000	600,000	"Capital."	Feb. 16.
Two Corporations, . . . . .	. . . . .	\$300,000	\$300,000	\$100,000	\$1,000,000		

* Stock Dividend.

List of RAILROAD COMPANIES who have filed in the Secretary's Department a Map and Profile of Road.

NAME OF CORPORATION.	Location.	Act under which In- corporated.	Act under which Filed.	When Filed.	Deposited.
Duxbury and Cohasset Railroad Company, Extension,	Kingston to Duxbury,	Chap. 104 of 1871,	Chap. 372 of 1874, Sec. 34,	1875. April 16,	State Library.
Grafton Center Railroad Company,	Grafton,	Chap. 63 of 1872,	Chap. 63 of 1872, Sec. 14,	March 22,	State Library.

ANNUAL RETURNS.

Abstract of CERTIFICATES OF CONDITION of Corporations required by Chapter 224 of 1870, Section 33, as Amended by Section 1 of Chapter 349 of 1874.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meeting.	Capital Stock as filed by the Corporation.	Capital Paid In.	ASSETS. (Assets continued on page 26.)					Cash and Debt Receivable.
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	
American Whip Company,	1875. Jan. 14,	1875. Jan. 1,	\$300,000	\$300,000	\$30,530	-	-	\$22,867	\$268	\$141,908
American Sugar Refinery,	Jan. 14,	Jan. 1,	25,000	25,000	-	-	-	20,000	-	5,000
Appleton Company,	Jan. 15,	Jan. 6,	600,000	600,000	855,927	\$94,813	\$281,114	276,936	-	282,553
Assabet Manufacturing Company,	Jan. 18,	1874. Dec. 30,	600,000	597,200	595,006	-	-	with real estate.	-	441,003
American Cigar Company,	Jan. 20,	1875. Jan. 1,	50,000	50,000	8,617	5,000	3,617	4,787	200	58,607
American Mortising Machine Co. (for 1874),	Jan. 23,	1874. Nov. 5,	500,000	500,000	None,	None,	None,	None,	None,	None.
Atlantic Cotton Mills,	Jan. 26,	1875. Jan. 11,	1,500,000	1,500,000	1,274,450	206,392	1,099,053	1,130,500	637,388	278,765
American Improved Gas Light Co. of Lawrence,	Feb. 4,	1872. Jan. 13,	12,500	12,500	None,	None,	None,	None,	None,	None.
Attleborough Steam Power Company,	Feb. 5,	1875. Jan. 6,	15,000	15,000	21,000	2,000	19,000	5,000	-	2,880
Arlington Woolen Mills,	Feb. 5,	Feb. 2,	240,000	240,000	184,564	with real estate.	-	124,770	541,478	21,541
American Ship Motion Company,	Feb. 9,	Jan. 20,	300,000	300,000	-	-	-	845	-	121

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debt.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
American Whip Company,	\$190,010	\$71,775	-	\$466,358	\$300,000	\$156,216	-	-	\$10,142	\$466,358	2,910
American Sugar Refinery,	-	-	-	-	25,000	-	-	-	-	-	250
Appleton Company,	200,237	-	-	1,095,653	600,000	424,237	-	\$17,957	53,430	1,095,653	600
Assabet Manufacturing Company,	848,959	-	-	1,885,748	597,200	1,164,608	-	123,940	-	1,885,748	5,972
American Cigar Company,	47,432	-	-	114,653	50,000	55,496	-	-	9,197	114,653	500
American Mortising Machine Co. (for 1874),	500	500,000	\$6,883	507,383	500,000	7,383	-	-	-	507,383	5,000
Atlantic Cotton Mills,	353,623	-	-	3,042,338	1,500,000	1,183,870	\$359,469	226,680	63,780	3,042,338	15,000
American Improved Gas Light Co. of Lawrence,	-	-	-	-	12,500	-	-	-	-	12,500	125
Attleborough Steam Power Company,	-	-	1,000	29,880	15,000	9,150	-	-	-	24,150	150
Arlington Woolen Mills,	376,005	-	9,154	726,043	240,000	800,672	-	95,371	-	726,043	3,000
American Stop Motion Company,	500	1,000	-	2,466	300,000	4,064	-	-	-	304,064	3,000

Ames Manufacturing Company,	\$145,247	-	-	\$250,122	\$250,000	\$24,729	-	\$17,333	\$23,745	\$320,152	500
American Optical Company,	25,384	-	-	146,723	60,000	4,400	\$19,000	53,232	10,000	146,723	600
Agawam Paper Company,	25,683	-	\$1,130	91,770	50,000	8,110	-	33,060	-	91,770	100
Archibald Wheel Company,	16,799	-	5,000	64,502	60,000	13,152	-	8,560	-	64,502	600
Arlington Piano Company,	16,984	None, .	8,629	57,150	23,100	33,124	-	-	10,000	Not stated.	331
Anniequam Mills (for 1874),	32,620	-	64,493	350,981	150,000	105,867	-	5,114	-	350,981	1,500
American Tack Company,	158,774	-	1,980	293,061	123,100	80,866	59,115	4,232	54,833	293,061	1,231
Agawam Canal Company,	22,334	-	-	467,359	377,250	84,505	-	5,515	-	467,359	7,545
Agawam Company,	23,055	-	-	-	18,000	20,324	-	-	-	-	180
American Tube Works,	143,673	-	-	467,430	300,000	100,180	-	43,270	24,000	467,430	3,000
American Consolidated Fire Extinguisher Co.,	1,482	\$500,000	-	504,196	500,000	464	-	2,732	-	504,196	5,000
American Gas Screen Manufacturing Co.,	100	1,200	12,100	16,400	12,000	3,400	None, .	None, .	None, .	15,400	120
American Molded Collar Company,	27,790	176,672	-	329,939	300,000	29,939	-	-	-	329,939	3,000
American Linen Company,	with other assets	-	-	1,715,000	400,000	475,000	40,000	with reserves.	-	1,715,000	1,000
Etta Mills,	97,764	-	-	276,170	250,000	59,017	-	-	-	309,016	2,500
Atlantic Works,	33,737	-	31,010	409,741	150,000	106,230	-	133,511	-	409,741	1,500
Adams Paper Company,	15,000	-	270	143,801	80,000	66,351	-	-	-	146,351	800
Abol Music Hall Association,	-	-	16,650	37,400	21,250	16,150	-	-	-	37,400	220
American Chair Seat Company,	-	-	-	-	45,200	None, .	-	-	-	-	457

|| Depreciation.

§ Of which \$12,000 is profit and loss.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meeting.	Capital Stock as fixed by the Corporation.	Capital Paid In.	ASSETS. (Assets continued on page 30.)					
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	Cash and Debt Receivable.
American Improved Gas Light Co. of Lowell,	1876. Apr. 16,	1876. Jan. 13,	\$12,500	\$12,500	None,	None,	None,	\$250	\$225	\$73
American Watch Company,	Apr. 20,	Mar. 25,	1,500,000	1,500,000	\$307,219	\$191,635	\$115,585	233,727	-	536,274
Anchor Tape and Webbing Company, . .	Apr. 30,	1874. Dec. 23,	40,000	40,000	-	-	500	40,492	-	4,572
American Magnesium Company,	May 7,	1875. Jan. 27,	46,831	50,000	None,	None,	None,	None,	-	592
American Gas Screen Manuf'g Co. (for 1873),	May 10,	1873. Nov. 3,	12,000	12,000	None,	None,	None,	100	12,900	6,500
American Low-Water Reporter Company, .	May 10,	1874. May 11,	40,000	40,000	-	-	-	-	-	2,897
Atina Rubber Mills,	May 13,	1875. Jan. 25,	100,000	100,000	100,000	with	real	estate.	-	-
Acushnet Co-operative Association, . .	May 21,	May 13,	6,900	7,500	4,000	-	-	-	7,832	2,223
Ames PLOW Company,	June 2,	Jan. 4,	400,000	400,000	91,898	with	real	estate.	402,422	-
Annelquam Mills,	June 4,	May 18,	150,000	150,000	253,868	with	real	estate.	-	32,846
Albion Paper Company,	June 12,	May 17,	60,000	60,000	45,000	30,000	15,000	35,000	-	24,836
American Saddle Company,	June 22,	May 25,	100,000	100,000	None,	None,	None,	None,	None,	349
American Marble Cutting Company, . . .	June 30,	May 26,	240,000*	240,000	None,	None,	None,	700	-	2,600

	July 1,	June 1,	\$40,000	\$40,000	\$16,180	\$8,000	\$7,180	\$12,470	\$7,188
Athol Machine Company,	July 10,	June 29,	80,000	26,000	26,000	with	real	estate.	23
American Shoe Blank Company,	July 12,	June 16,	100,800	100,800	None,	None,	None,	None,	None.
American Rattan Company,	July 29,	June 23,	16,400	16,400	-	-	-	-	-
Amsonet Machine Company,	July 30,	July 27,	70,800	70,800	97,323	with	real	estate.	4,443
Arlington Gas Light Company,	Aug. 23,	June 4,	250,000	250,000	-	-	-	-	190
American Metallic Tubing Company,	Sept. 17,	June 8,	163,500	163,500	57,423	with real	estate.	1,565	39,480
Albion Lead Works,	Sept. 27,	Sept. 15,	16,000	16,000	-	-	-	200	11,043
American Box Toe Company,	Oct. 13,	Aug. 3,	360,000	360,000	960,887	400,437	560,450	643,337	1,332,898
American Print Works,	Oct. 19,	Oct. 19,	25,000	25,000	None,	None,	None,	240	443
American Wiring Machine Company,	Oct. 25,	Oct. 12,	100,000	100,000	46,330	-	-	73,000	81,153
American Tool and Machine Company,	Oct. 27,	Sept. 27,	5,000	1,250	None,	None,	None,	3,016	944
Amesbury and Salisbury Gas Company,	Nov. 8,	Aug. 3,	160,000	160,000	92,810	with real	estate.	45,000	35,530
Annawan Manufactory,	Nov. 12,	July 20,	50,000	50,000	-	-	-	10,080	27,215
American Steam Gauge Company,	Nov. 16,	Aug. 11,	17,300	17,300	20,000	13,000	2,000	5,000	None.
Adams Gas Light Company,	Nov. 19,	Oct. 21,	200,000	200,000	212,043	with	real	estate.	20,463
Adriatic Mill,	Dec. 1,	Nov. 29,	500,000	500,000	-	-	-	-	-
American Mortising Machine Company,	Dec. 1,	Aug. 10,	150,000	150,000	84,863	-	-	-	2,792
Amesbury Mills,	Dec. 6,	Apr. 12,†	13,000	13,000	-	-	-	1,500	1,300
American Tablet Manufacturing Company,	Dec. 9,	Oct. 25,	40,000	40,000	40,000	with	real	estate.	556
Athol Gas Light Company,	Dec. 20,	Nov. 10,	200,000	200,000	125,975	with	real	estate.	102,289

† Should have been held.

* In patents, \$210,000; machine, \$11,300; and shares in treasury, \$13,200.

RETURNS OF CORPORATIONS.

[Jan.

Abstract of CERTIFICATES OF CONDITION OF Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debit.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
American Improved Gas Light Co. of Lowell,	None, .	\$12,500	-	\$13,048	\$12,500	\$513	None, .	\$35	-	\$13,048	125
American Watch Company,	\$781,062	-	\$29,043	1,042,225	1,500,000	104,025	-	386,201	-	1,942,225	15,000
Anchor Tape and Webbing Company, . .	26,591	-	328	72,463	40,000	47,588	-	15,105	-	102,693	400
American Magnesium Company,	1,932	None, .	63,224*	65,749	46,831	18,918	None, .	-	-	65,749	410
American Gas Screen Manufg Co. (for 1873),	300	6,000	2,100†	16,000	12,000	3,000	-	-	-	15,000	120
American Low-Water Reporter Company, .	600	Expired,	117	4,614	40,000	7,366	-	658	-	48,024	400
Arizona Rubber Mills,	17,256	-	-	117,256	100,000	10,000	-	7,256	-	117,256	1,000
Acushnet Co-operative Association, . .	-	-	-	14,106	6,900	-	-	-	\$200	7,100	276
Ames Plow Company,	-	-	-	554,320	400,000	148,963	\$5,368	-	-	554,320	4,000
Annisquam Mills,	with cash, } etc. }	-	99,242	375,955	150,000	225,955	-	-	-	375,955	1,500
Albion Paper Company,	10,386	-	-	121,222	60,000	43,656	-	-	-	108,606	600
American Saddle Company,	None, .	100,000	385	100,744	100,000	744	None, .	None, .	-	100,744	5,000
American Marble Cutting Company, . . .	-	Unknown	600	3,000	240,000	292	-	-	-	240,292	2,400

Athol Machine Company,	\$14,000	\$10,475	\$604	\$60,467	\$40,000	\$9,117	-	\$1,250	-	\$60,467	240
American Shoe Shank Company,	16,366	4,000	-	45,413	26,000	87,937	-	-	-	62,937	260
American Rattan Company,	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	1,008
Assonet Machine Company,	-	-	-	None, .	-	4,500	-	-	-	4,500	164
Arlington Gas Light Company,	523	-	-	102,190	70,800	16,253	-	15,136	-	102,190	708
American Metallic Tubing Company,	-	245,671 [†]	-	247,430	250,000	1,709	-	-	-	251,709	2,500
Albion Lead Works,	131,945	6,000	1,081	318,149	168,500	228,505	-	-	-	392,005	1,645
American Box Toe Company,	1,368	15,000	160	27,801	15,000	421	-	12,380	-	27,801	150
American Print Works,	1,293,462	-	-	2,986,113	860,000	2,067,570	\$688,543	-	-	2,986,113	720
American Wiring Machine Company,	None, .	25,000	187	25,869	25,000	300	-	-	-	25,300	250
American Tool and Machine Company,	74,622	2,000	660	277,761	100,000	10,000	167,761	-	-	277,761	1,000
Amesbury and Salisbury Gas Company,	None, .	None, .	None, .	3,960	1,250	343	None, .	None, .	None, .	1,563	100
Annawan Manufactory,	25,913	-	-	199,253	160,000	2,449	-	36,804	-	199,253	320
American Steam Gauge Company,	16,784	1,237	-	55,266	50,000	3,485	1,781	-	-	55,266	500
Adams Gas Light Company,	800	-	-	25,800	17,300	5,700	-	1,000	\$1,800	25,800	692
Adriatic Mill,	-	None, .	472,031||	704,528	200,000	504,528	-	-	-	704,528	2,000
American Mortising Machine Company,	200	-	-	-	500,000	8,000	-	-	-	-	5,000
Amesbury Mills,	52,862	-	12,867	163,414	150,000	129,602	-	-	-	279,502	1,500
American Tablet Manufacturing Company,	10,000	5,000	-	17,800	18,000	-	-	-	-	-	180
Athol Gas Light Company,	500	-	-	41,086	40,000	4,400	-	-	-	-	400
American Powder Company,	121,094	-	17,327	366,665	200,000	24,886	-	111,021	30,758	366,655	2,000

* Of which \$62,559 is profit and loss.

† Of which \$2,000 is profit and loss.

‡ Assets transferred to, and liabilities assumed by, Wakefield Rattan Co.

§ Uncertain value.

|| Deficiency, including capital.

Abstract of CERTIFICATES OF CONDITION OF Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meet- ing.	Capital Stock as fixed by the Corporation.	Capital Paid in.	ASSETS. (Assets continued on page 34.)					
					Real Estate.	Land and Wa- ter Power.	Buildings.	Machinery.	Other Assets.	Cash and Debits Receivable.
Boston Star Collar Company,	1875. Jan. 8.	1874. Dec. 5.	\$80,000	\$80,000	-	-	-	\$6,000	-	\$2,528
Boston Manufacturing Company,	Jan. 11.	Dec. 21.	600,000	600,000	\$600,000	-	-	-	-	152,364
Boston Journal of Commerce Publ'g Co. (1874),	Jan. 13.	Sept. 29.	20,000	20,000	None,	-	-	-	\$17,241	-
Boston Co-operative Association,	Jan. 13.	1875. Jan. 4.	4,000	4,000	-	-	-	-	-	6,480
Bay State House, Proprietors of the,	Jan. 19.	Jan. 16.	86,800	86,800	114,300	\$62,300	\$54,000	None,	None,	1,006
Boston Fire Brick and Clay Retort Manuf. Co.,	Jan. 27.	Jan. 20.	100,000	100,000	100,000	with	real	estate.	-	18,006
Boston Base Ball Association,	Feb. 5.	1874. Dec. 2.	15,000	12,740	-	-	500	-	200	833
Boston Dyewood and Chemical Company,	Feb. 5.	1875. Jan. 28.	140,000	140,000	50,000	-	85,000	85,000	-	96,000
Bristol County Frear Artificial Stone Company,	Feb. 11.	Jan. 12.	34,200	34,200	19,122	-	-	-	19,144	1,533
Bay State Shoe and Leather Company,	Feb. 16.	Jan. 13.	400,000	400,000	59,776	-	-	85,323	-	593,354
Boston Belting Company,	Feb. 16.	Jan. 27.	500,000	500,000	117,370	with	real estate.	40,496	1,075,708	524,189
Boston Piano Forte Action Manufacturing Co.,	Feb. 17.	1874. Dec. 7.	6,000	6,000	-	-	-	2,000	-	2,673
Boston Flax Mills,	Feb. 19.	1875. Jan. 16.	150,000	150,000	40,993	with	real estate.	45,000	15,690	115,874

Day State Faucet and Valve Company, . . .	Feb. 24,	Feb. 16,	\$22,700	\$22,700	—	—	—	—	\$1,918
Dreadford Joint Company, . . .	Feb. 24,	Jan. 31,	6,000	6,000	—	—	—	\$1,464	3,300
Hengal Haggling Company, . . .	Feb. 27,	Jan. 25,	130,000	130,000	\$23,713	—	—	80,000	\$2,643
Hoston and Fairhaven Iron Works, . . .	Mar. 4,	Feb. 2,	50,000	50,000	20,799	with real	estate.	33,906	51,992
Berkeley House Company, . . .	Mar. 5,	Jan. 20,	100,000	100,000	387,723	with real	estate.	—	1,646
Boston Ice Company, . . .	Mar. 8,	Feb. 9,	180,000	180,000	104,333	—	\$10,000	9,000	74,458
Boston Duck Company, . . .	Mar. 9,	Feb. 10,	350,000	350,000	100,000	with	real	estate.	217,285
Beaver River Mills, . . .	Mar. 15,	Jan. 7,	20,000	20,000	5,500	with real	estate.	9,137	2,370
Berkshire Woolen Company, . . .	Mar. 16,	1874, May 9,	100,000	100,000	86,000	—	—	—	20,000
Boston Gas Light Company, . . .	Mar. 17,	1875, Mar. 1,	2,500,000	2,500,000	1,243,663	—	with mach'y	1,801,451	—
Boston Beer Company, . . .	Mar. 20,	Feb. 11,	150,000	150,000	150,000	with	real	estate.	65,678
Bramanville Cotton Mills, . . .	Mar. 23,	Jan. 12,	30,000	30,000	28,000	\$10,000	18,000	19,550	145
Belvidere Woolen Manufacturing Company, . .	Mar. 23,	Mar. 2,	200,000	200,000	86,675	with real	estate.	48,804	2,054
Boston Dialite Company, . . .	Mar. 30,	Feb. 3,	48,500	48,500	—	—	—	25,473	12,280
Bay State Wheel Company, . . .	Mar. 31,	Jan. 5,	80,000	80,000	22,000	—	—	10,346	5,237
Boston Elastic Fabric Company, . . .	Apr. 3,	Feb. 3,	500,000	500,000	251,679	—	—	233,283	130,584
Boston Varnish and Paint Company, . . .	Apr. 7,	Mar. 8,	35,000	35,000	—	—	2,856	—	231
Bay State Suspender Company, . . .	Apr. 14,	Jan. 20,	100,000	100,000	None,	None,	None,	5,909	32,631
Brockway Pyroxyline Manufacturing Corpo'n,	Apr. 20,	Apr. 2,	500,000	500,000	None,	None,	None,	300	200
Boston Rolling Mills (for 1873), . . .	Apr. 22,	Jan. 23,	160,000	160,000	110,000	90,000	20,000	50,000	30,000
Burling Rock Drill Company, . . .	Apr. 24,	Jan. 13,	150,000	150,000	—	—	—	—	23,977

Abstract of CERTIFICATES OF CONDITION OF Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debt.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Boston Star Collar Company,	\$1,620	\$10,000	-	\$20,148	\$30,000	\$9,146	-	-	-	\$39,146	300
Boston Manufacturing Company,	329,799	-	\$2,017	1,084,080	600,000	460,811	-	\$20,269	\$3,000	1,084,080	600
Boston Journal of Commerce Publ'g Co. (1874),	-	-	-	-	20,000	9,784	-	-	-	-	200
Boston Co-operative Association,	6,165	-	-	12,655	4,000	8,441	-	2,863	-	12,441	12
Bay State House, Proprietors of the,	None, .	None, .	None, .	117,306	86,800	45,000	None, .	15,516	None, .	147,416	868
Boston Fire Brick and Clay Retort Manuf. Co.	-	-	-	118,005	100,000	18,000	\$5	-	-	118,005	400
Boston Base Ball Association,	-	-	11,600	13,102	12,740	362	-	-	-	13,102	160
Boston Dyewood and Chemical Company, .	102,000	-	8,000	325,000	140,000	146,000	39,000	-	-	325,000	1,400
Bristol County Frear Artificial Stone Company,	-	17,512	50	38,366	34,200	-	-	-	4,066	38,366	342
Bay State Shoe and Leather Company, . . .	798,155	-	36,023	1,572,631	400,000	753,824	3,333	379,685	35,789	1,572,631	4,000
Boston Belting Company,	551,519	-	-	1,233,575	500,000	549,209	-	184,366	-	1,233,575	5,000
Boston Piano Forte Action Manufacturing Co.	2,398	-	-	7,071	5,000	1,797	-	273	-	7,071	50
Boston Flax Mills,	101,726	-	-	328,253	150,000	176,225	-	27	-	328,253	1,500

Hay Miste Faucet and Valve Company, . . .	\$7,600	-	\$10,418	\$12,700	-	-	-	\$22,700	827
Bradford Joint Company, . . .	2,180	\$4,088	\$428	6,000	\$4,455	-	-	10,455	90
Bengal Bagging Company, . . .	-	-	-	180,000	49,443	-	-	179,443	1,300
Boston and Fairhaven Iron Works, . . .	25,188	-	-	50,000	60,905	-	\$21,019	181,924	500
Berkeley House Company, . . .	-	-	20,100	100,000	320,034	-	-	430,034	1,000
Boston Ice Company, . . .	-	-	36,468	189,000	63,231	\$14,000	\$17,012	233,243	1,890
Boston Duck Company, . . .	59,766	-	1,412	385,000	10,408	-	-	378,402	500
Beaver River Mills, . . .	863	-	-	15,400	8,412	-	-	23,812	164
Berkshire Woolen Company, . . .	-	-	369,345	100,000	355,818	-	-	-	1,000
Boston Gas Light Company, . . .	-	-	-	2,500,000	938,415	658,185	-	4,096,600	5,000
Boston Beer Company, . . .	48,000	-	2,437	150,000	60,540	-	37,500	268,115	150
Bramanville Cotton Mills, . . .	5,023	-	482	30,000	43,389	-	17,392	55,977	300
Belvidere Woolen Manufacturing Company, .	231,932	-	-	200,000	55,257	113,208	with reserve.	369,465	400
Boston Diatke Company, . . .	10,233	21,079	6,462	43,500	27,087	-	-	75,687	485
Bay State Wheel Company, . . .	10,647	25,000	4,175*	73,975	3,429	-	-	77,404	732
Boston Elastic Fabric Company, . . .	326,503	15,000	-	500,000	377,153	-	129,874	1,007,028	5,000
Boston Varnish and Paint Company, . . .	13,897	-	30,839†	35,000	12,673	-	-	47,673	350
Bay State Suspender Company, . . .	51,772	16,994	-	100,000	58,356	-	-	158,356	1,000
Brookway Pyroxyline Manufacturing Corpo'n,	-	100	-	500,000	1,675	-	-	-	5,000
Boston Rolling Mills (for 1873), . . .	50,000	-	-	160,000	60,000	-	11,200	240,000	1,600
Burlingh Rock Drill Company, . . .	76,246	75,000	53,566	150,000	51,148	-	27,641	228,789	1,500

† Depreciation and loss.

* Loss.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meeting.	Capital Stock as fixed by the Corporation.	Capital paid in.	ASSETS.					
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	Cash and Debts Receivable.
Boston and Sandwich Glass Company, . . .	1876. May 1.	1876. Mar. 31.	\$400,000	\$400,000	\$30,000	with real estate.	estate.	\$20,000	\$358,228	\$164,490
Boston Car Spring Company, . . .	May 1.	Jan. 13.	50,000	35,000	10,000	with real estate.	estate.	25,000	-	28,564
Boston City Flour Mills, . . .	May 1.	Jan. 21.	250,000	250,000	-	-	-	40,000	93,061	134,286
Boston Lead Company, . . .	May 4.	Apr. 28.	600,000	600,000	555,002	with real estate.	real	estate.	30,000	255,814
Boston Tow Boat Company, . . .	May 4.	Apr. 6.	158,000	158,000	-	-	-	-	-	21,300
Bay State Brick Company, . . .	May 4.	Apr. 12.	750,000	750,000	377,525	with real estate.	estate.	116,925	373,121	{ with other assets.
Boston Forge Company, . . .	May 8.	Apr. 15.	100,000	100,000	27,449	-	-	47,000	-	24,877
Boston Can Company, . . .	May 12.	Jan. 13.	25,000	25,000	8,148	with real estate.	estate.	13,300	28,327	12,466
Bay State Gold Mining Company, . . .	May 21.	Mar. 25.	20,000	20,000	Nominal.	with real estate.	estate.	Nominal.	-	None.
Bayley Hat Company, . . .	May 21.	May 18.	50,000	50,000	12,000	with real estate.	estate.	13,000	-	49,394
Brainerd Milling Machine Company, . . .	May 26.	May 4.	35,000	35,000	15,711	\$3,639	\$12,072	24,449	1,500	1,339
Baldwinville Mill Company, . . .	June 8.	May 4.	16,000	12,700	23,500	13,500	10,000	1,500	-	1,252
Boston and New York Slate and Tile Co., . . .	June 8.	Jan. 27.	60,000	60,000	1,600	with real estate.	estate.	400	-	3,970
Beckwith Lumber Company, . . .	June 15.	Feb. 17.	33,000	33,000	14,733	6,000	1,500	4,000	12,598	37,010
Boston Rubber Shoe Company, . . .	June 15.	May 12.	400,000	400,000	166,722	8,000	155,722	151,755	629,555	55,428

	Jan. 20,	June 23,	Jan. 20,	\$250,000	\$100,000	with real estate.	\$145,000	\$33,903
Brookline Gas Light Company,	June 23,	June 23,	June 23,	10,000	10,000	-	-	20,086
Boston Stereotype Foundry,	May 31,	June 23,	June 23,	150,000	113,000	-	1,000	7,531
Hay State Granite Company,	May 12,	June 20,	June 20,	800,000	526,445	with real estate.	77,020	530,873
Bigelow Carpet Company,	June 24,	June 29,	June 24,	150,000	214,443	\$123,815	54,535	98,559
Boynston Packing Company,	Apr. 20,	June 30,	Apr. 20,	986,291	1,647,145	* with real estate.†	394,766	108,316
Border City Mills,	Apr. 28,	July 6,	Apr. 28,	174,000	-	-	-	82,414
Beaman Manufacturing Company,	May 27,	July 7,	May 27,	26,400	27,057	with real estate.	9,000	13,018
Bemis and Call Hardware and Tool Company,	June 7,	July 10,	June 7,	100,000	236,000	-	-	5,616
Boston Music Hall Association,	June 9,	July 10,	June 9,	750,000	450,000†	113,000	197,000	327,803
Boston Sugar Refinery,	Apr. 5,	July 21,	Apr. 5,	37,200	170	170	27,600	21,724
Boston Type Foundry,	July 12,	July 23,	July 12,	100,000	25,000	-	50,000	3,321
Burling Mills,	June 30,	July 24,	June 30,	350,000	70,000	-	280,000	34,785
Bartlett Steam Mills,	May 26,	Aug. 2,	May 26,	100,000	88,453	-	40,000	12,467
Bel Air Manufacturing Company,	July 28,	Aug. 6,	July 28,	100,000	50,000	25,000	50,000	126,278
Berkshire Woolen Company,	May 10,	Aug. 17,	May 10,	480,000	200,000	with real estate.	with real estate.	854,827
Bridgewater Iron Company,	June 28,	Aug. 17,	June 28,	500,000	85,043	with real estate.	with real estate.	147,412
Boston and Colorado Smelting Company,	July 1,	Aug. 26,	July 1,	100,000	39,092	15,092	48,825	-
Baldwin Company,	July 26,	Sept. 14,	July 26,	200,000	200,000	None,	None,	None.
Boston Red Stone Company,	July 18,§	Sept. 21,	July 18,§	200,000	150,120	305,224	111,820	11,035
Butchers' Slaughtering and Melting Ass'n,	July 16,	Oct. 27,	July 16,	166,900	455,354	-	-	15,408
Boston Journal of Commerce Publishing Co.,	Nov. 2,	Sept. 28,	Nov. 2,	20,000	-	-	-	-

§ Should have been held.

† Including machinery.

‡ Mill buildings and machinery, \$1,410,250.93.

* Land and houses, \$236,893.76.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.					
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debt.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.
Boston and Sandwich Glass Company, . . .	\$193,738	-	-	\$408,228	\$400,000	\$10	-	-	\$8,218	\$408,228
Boston Car Spring Company, . . .	30,699	-	-	94,263	35,000	46,664	-	\$12,569	-	94,263
Boston City Flour Mills, . . .	-	-	-	267,347	250,000	100,325	-	-	-	359,325
Boston Lead Company, . . .	90,029	-	-	930,845	500,000	465,866	-	-	-	945,866
Boston Tow Boat Company, . . .	-	-	\$157,477*	178,777	158,000	2,164	-	-	18,613	178,777
Bay State Brick Company, . . .	with other } assets.	-	-	867,571	750,000	117,065	-	507	-	867,571
Boston Forge Company, . . .	17,116	-	1,087†	118,220	100,000	18,220	-	-	-	118,220
Boston Can Company, . . .	13,431	\$2,431	-	44,776	25,000	15,981	-	8,795	-	44,776
Bay State Gold Mining Company, . . .	None, .	-	None, .	-	20,000	None, .	None, .	None, .	None, .	20,000
Bayley Hat Company, . . .	44,626	-	-	119,019	50,000	40,266	\$4,000	16,627	8,097	119,019
Brainard Milling Machine Company, . . .	26,271	-	-	69,270	35,000	34,148	-	122	-	69,270
Baldwinville Mill Company, . . .	-	-	-	26,252	12,700	11,500	-	2,052	-	26,252
Boston and New York Slate and Tile Co., . .	2,963	-	-	-	60,000	30	-	-	-	-
Beckwith Lumber Company, . . .	4,462	-	-	80,793	33,000	40,414	-	7,380	-	80,793
Boston Rubber Shoe Company, . . .	548,623	-	62,865	946,334	400,000	130,419	414,914	384,437	30,477	946,334

4,000

Brookline Gas Light Company,	\$7,000	-	-	\$351,933	\$350,000	\$4,000	-	-	-	\$354,000	2,500
Boston Stereotype Foundry,	2,753	-	\$7,700	23,088	10,000	6,953	\$900	-	-	-	90
Bay State Granite Company,	11,805	-	-	308,916	150,000	48,602	-	\$16,414	-	-	1,500
Bigelow Carpet Company,	483,533	-	-	1,490,851	800,000	354,993	338,293	with	reserves.	1,490,851	800
Boynnton Packing Company,	187,945	-	30,395	546,893	150,000	305,893	-	-	-	546,893	1,500
Border City Mills,	285,445	-	6,005	2,041,911	986,291	378,966	-	-	-	1,866,288	10,000
Beaman Manufacturing Company,	-	-	-	-	174,000	111,280	-	-	-	-	174
Bemis and Oall Hardware and Tool Company,	4,460	\$214	1,405	79,146	26,400	45,028	3,163	-	4,564	79,146	264
Boston Music Hall Association,	-	-	-	291,616	100,000	100,000	6,000	631	-	296,631	1,000
Boston Sugar Refinery,	499,423	-	50,411	1,327,636	750,000	591,704	-	14,068	-	1,341,704	7,500
Boston Type Foundry,	49,738	-	102	99,335	37,200	31,323	-	-	30,812	99,335	372
Burling Mills,	805	-	45,876	125,000	100,000	25,000	-	-	-	125,000	1,000
Bartlet Steam Mills,	143,853	-	9,524†	540,162	350,000	182,907	7,555	-	-	540,162	3,500
Bel Air Manufacturing Company,	151,033	-	17,085†	308,964	100,000	208,964	-	-	-	308,964	1,000
Berkshire Woolen Company,	80,146	-	-	456,424	100,000	328,140	-	28,284	-	456,424	1,000
Bridgewater Iron Company,	441,946	-	-	996,773	480,000	506,817	-	9,966	-	996,773	480
Boston and Colorado Smelting Company,	568,570	-	-	801,024	500,000	33,384	-	267,640	-	801,024	5,000
Baldwin Company,	-	-	-	87,417	100,000	37,000	-	-	-	137,000	1,000
Boston Red Stone Company,	None,	None,	None,	200,000	200,000	1,040	-	-	-	200,000†	2,000
Butchers' Slaughtering and Melting Ass'n,	8,122	40,000	7,027	633,353	156,900	468,320	-	7,633	-	633,353	1,500
Boston Journal of Commerce Publishing Co.,	-	-	3,400	18,808	20,000	13,026	-	-	-	33,026	200

§ As returned.

† Of which \$5,018.15 is profit and loss.

† Profit and loss.

* Tugs, lighters, etc.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filled.	Date of Annual Meeting.	Capital Stock as fixed by the Corporation.	Capital paid in.	ASSETS.					Cash and Debits Receivable.
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	
Boston Needle Company,	1875. 4. Nov. 4.	1875. Oct. 4.	\$50,000	\$50,000	-	-	-	\$15,120	\$41,408	\$15,683
Boott Cotton Mills,	Nov. 10.	Nov. 8.	1,200,000	1,200,000	\$525,360	\$105,360	\$419,000	475,040	811,982	504,899
Bigelow Manufacturing Company,	Nov. 13.	Feb. 2.	50,000	50,000	-	-	-	6,779	-	11,276
Boston Iron Company,	Nov. 18.	Oct. 10.	20,000	20,000	-	-	1,500	-	-	723
Boston Theatre, Proprietors of the,	Nov. 18.	July 13.	125,000	125,000	125,000	with real estate.	real	estate.	-	6,098
Boston Rolling Mills,	Nov. 30.	Oct. 20.	160,000	160,000	120,000	100,000	20,000	64,291	-	33,394
Butler Bralder Company,	Dec. 3.	Nov. 11.	30,000	30,000	-	-	-	155	-	2,655
Beverly Gas Light Company,	Dec. 8.	July 20.	40,000	40,000	8,500	3,000	5,500	11,000	3,072	1,351
Belcher and Taylor Agricultural Tool Co.,	Dec. 20.	Dec. 15.	50,000	50,000	20,000	100	19,900	12,000	88,124	47,274
Bradley Fertilizer Company,	Dec. 20.	Nov. 10.	400,000	400,000	-	-	50,000	25,000	-	211,886
Boston Machine Company,	Dec. 27.	Jan. 28.	200,000	200,000	150,000	with real estate.	estate.	65,000	-	119,955
Chelsea Oil Company,	Jan. 9.	Jan. 8.	100,000	100,000	50,000	-	-	-	-	90,348
Concord Granite Company,	Jan. 20.	Jan. 4.	40,000	40,000	30,000	-	-	15,200	-	33,955
Clark and Rich Company,	Jan. 27.	Jan. 4.	5,000	5,000	None,	None,	None,	None,	None,	-
Chelmsford Foundry Company,	Jan. 28.	Jan. 13.	16,000	16,000	None,	None,	None,	8,000	None,	20,000

	Feb. 10.	Jan. 16.	\$500,000	\$100,000	\$10,000	with real	estate.	with R. E.	\$45,717
Charlestown Gas Company.	Feb. 12.	Jan. 12.	30,000	30,000	8,000	with real	estate.	with R. E.	17,047
Chase Turbine Manufacturing Company.	Feb. 17.	Jan. 14.	12,500	12,500	18,000	with real	estate.	with R. E.	2,075
Citizens' Gas Light Company of Quincy.	Feb. 19.	Jan. 20.	131,875*	150,000	80,408	with real	estate.	with R. E.	5,489
City Mills.	Feb. 20.	Jan. 19.	150,000	150,000	82,086	with real	estate.	with R. E.	36,356
Central Mills Company.	Feb. 24.	Jan. 13.	8,500	8,500	-	-	-	250	1,921
Christian Register Association.	Mar. 1.	Jan. 27.	200,000	200,000	453,628†	with real	estate.	with R. E.	86,419
Collins Paper Company.	Mar. 3.	Feb. 1.	200,000	200,000	-	-	-	191,463	79,771
Clark W. Bryan Company.	Mar. 6.	Feb. 2.	100,000	100,000	55,566	with real	estate.	with R. E.	32,933
Carver Cotton Gin Company.	Mar. 12.	Feb. 10.	500,000	500,000	414,171	with real	estate.	with R. E.	58,976
Oreocent Mills.	Mar. 22.	Feb. 10.	200,000	200,000	24,092	-	-	25,464	94,409
Cambridgeport Dairy Company.	Mar. 30.	Dec. 10.	80,000	80,000	None.	None.	None.	None.	25,144
Citizens' Ice Company.	Apr. 16.	Mar. 30.	unknown.	60,000	39,000	-	-	-	-
Central Square Wharf Company.	Apr. 20.	Jan. 27.	498,884	500,000	900,777	with real	estate.	with R. E.	55,801
Chace Mills.	Apr. 29.	Mar. 27.	20,000	20,000	22,000	with real	estate.	with R. E.	1,937
Cumberland Brown Stone Company.	June 11.	June 8.	400,000	400,000	332,610	with real	estate.	with R. E.	145,845
Clinton Wire Cloth Company.	June 12.	May 8.	60,000	60,000	60,000	with real	estate.	with R. E.	27,960
Crocker Manufacturing Company.	June 15.	May 1.	20,000	20,000	None.	None.	None.	None.	8,000
C. F. Simonds Hotel Company.	June 24.	Feb. 24.	25,000	25,000	24,000	-	-	-	1,406
Cambridge Preserving Company.									

† Deduct 38½ per cent., equal to \$302,417.

‡ Time of meeting.

* Of which \$8,250 are in notes.

† Including tenements.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debit.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Boston Needle Company,	\$2,564	\$22,251	-	\$57,518	\$50,000	\$10,367	-	-	-	\$60,367	500
Boott Cotton Mills,	307,083	-	-	1,811,982	1,200,000	395,200	\$216,752	\$49,569	\$167,213	1,811,982	1,200
Bigelow Manufacturing Company,	22,880	24,000	\$3,960	68,896	50,000	24,767	-	-	-	74,767	500
Boston Iron Company,	-	-	17,777	20,000	-	-	-	-	-	20,000	200
Boston Theatre, Proprietors of the,	-	-	-	131,098	125,000	-	-	-	6,098	131,098	250
Boston Rolling Mills,	53,214	-	-	272,899	160,000	101,699	-	11,200	-	272,899	1,600
Butler Braider Company,	7,618	20,372	913	31,713	30,000	905	-	808	-	31,713	300
Beverly Gas Light Company,	1,721	-	-	22,572	40,000	16,091	-	-	-	56,091	400
Belcher and Taylor Agricultural Tool Co.,	40,046	804	-	120,124	50,000	33,728	-	26,396	10,000	120,124	500
Bradley Fertilizer Company,	80,980	-	10,000	377,366	400,000	178,808	-	-	-	578,808	4,000
Boston Machine Company,	78,483	-	-	413,438	200,000	211,515	-	1,923	-	413,438	400
Chelsea Oil Company,	75,529	-	-	194,877	100,000	80,574	14,303	-	-	194,877	1,000
Concord Granite Company,	82,000	-	4,500	174,555	40,000	112,576	-	-	10,000	162,576	800
Clark and Rich Company,	None, .	None, .	None, .	-	5,000	None, .	-	-	-	-	50
Chelmsford Foundry Company,	10,000	None, .	None, .	33,000	16,000	20,000	None, .	None, .	None, .	36,000	100

	\$20,716	\$1,000	\$4,966	\$537,439	\$500,000	\$6,504	\$57,633	\$17,208	\$537,439	10,000
Charlestown Gas Company,	-	-	-	-	-	-	-	-	-	-
Chase Turbine Manufacturing Company,	6,661	\$1,000	-	46,908	80,000	14,808	2,010	-	46,908	300
Citizens' Gas Light Company of Quincy,	8,681	-	-	23,706	12,500	6,687	4,619	-	23,706	125
City Mills,	12,213	-	9,873*	212,133	131,876	80,258	-	-	212,133	1,319
Central Mills Company,	40,119	-	-	259,212	150,000	79,796	29,417	-	259,212	1,500
Christian Register Association,	-	-	505	2,676	8,500	1,000	-	-	9,500	85
Collins Paper Company,	137,344	-	4,068†	630,500	200,000	430,500	-	-	630,500	2,000
Clark W. Bryan Company,	54,064	-	2,505	327,794	200,000	94,713	33,081	-	327,794	2,000
Carver Cotton Gin Company,	53,580	2,000	-	185,111	100,000	85,914	-	-	185,914	1,000
Crescent Mills,	200,480	-	7,300	-	500,000	640,505	-	-	-	5,000
Cambridgeport Dairy Company,	19,416	-	67,500	233,880	200,000	7,110	12,559	14,211	233,880	2,000
Citizens' Ice Company,	None, .	None, .	None, .	25,144	80,000	None, .	None, .	None, .	80,000	800
Central Square Wharf Company,	-	-	-	39,000	60,000	24,000	-	-	84,000	600
Chace Mills,	104,833	-	-	1,063,411	498,834	547,355	17,223	-	1,063,411	5,000
Cumberland Brown Stone Company,	6,472	-	208†	38,618	20,000	13,618	-	-	38,618	200
Clinton Wire Cloth Company,	41,024	22,001	-	540,981	400,000	108,927	-	-	540,981	4,000
Crocker Manufacturing Company,	11,460	-	-	139,420	60,000	52,222	-	-	139,420	600
C. F. Simonds Hotel Company,	-	-	5,000	8,000	20,000	7,000	-	-	27,000	200
Cambridge Preserving Company,	-	-	-	25,406	25,000	18	383	-	25,406	250

† Profit and loss.

† Debit of balance of profit and loss account.

* Deficit.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meeting.	Capital Stock as fixed by the Corporation.	Capital paid in.	ASSETS.					
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	Cash and Debt Receivable.
Crompton Carpet Company,	1876. July 7.	1876. June 12.	\$130,000	\$130,000	\$100,000	\$70,000	\$30,000	\$20,000	\$189,452	\$28,746
Gary Improvement Company,	July 29.	Apr. 6.	275,000	275,000	292,700	-	-	10,000	-	113,831
Cambridge Brick Company,	July 29.	Apr. 6.	50,000	50,000	42,000	-	-	8,000	-	7,000
Chelsea Gas Light Company,	Aug. 6.	July 20.	300,000	300,000	152,871	-	with mach'y	164,984	-	27,885
Cambridge Gas Light Company,	Aug. 9.	July 27.	700,000	700,000	874,550	with real	real	estate.	-	79,422
Chester Emery Company,	Aug. 10.	June 8.	500,000	500,000	42,000	with real	estate.	45,500	19,353	2,773
Carson and Brown Company,	Aug. 11.	July 21.	150,000	150,000	160,000	50,000	110,000	50,000	-	22,805
Clark and Chapman Machine Company,	Aug. 14.	June 16.	30,000	30,000	11,695	with real	estate.	19,040	6,803	5,453
Clinton Gas Light Company,	Aug. 18.	May 24.	50,000	50,000	16,000	with real	estate.	28,000	-	17,827
Cohannet Mills,	Aug. 23.	July 27.	100,000	100,000	105,580	with	real	estate.	-	19,897
Carew Manufacturing Company,	Aug. 24.	Aug. 17.	35,000	35,000	73,201	12,100	61,101	25,000	-	75,518
Co-operative Mutual Homestead Company,	Aug. 25.	July 28.	4,000	4,000	5,000	3,000	2,000	-	-	632
Cape Ann Granite Company,	Sept. 1.	July 1.	100,000	100,000	42,588	17,558	24,080	38,025	80,087	196,798
Cape Ann Anchor Works,	Sept. 22.	Sept. 13.	25,000	25,000	60,000	35,000	25,000	4,000	-	5,024
Cape Ann Tackling and Glue Company,	Sept. 24.	June 30.	20,000	20,000	12,000	4,000	8,000	5,000	-	5,000

	Oct. 6,	July 13,	\$6,000	\$6,000	None,	None,	None,	None,	None,	\$2,600
Courier Publishing Company,	Oct. 21,	Sept. 4,	100,000	100,000	None,	with real	estate.	None,	None,	17,674
Clements and Hawkes Manufacturing Company,	Nov. 10,	-	420,000	420,000	474,550	-	-	364,000	\$806,178	-
Chicopee Manufacturing Company,	Nov. 10,	Oct. 6,	100,000	100,000	8,000	\$2,000	\$6,000	87,300	-	4,889
Citizens' Gas Light Company of South Reading,	Feb. 2,	Jan. 26,	40,000	40,000	20,060	with real	estate.	6,300	-	5,407
Danvers Gas Light Company,	Feb. 4,	Jan. 11,	20,000	20,000	20,000	with	real	estate.	-	3,033
Dudley Hosiery Company,	Feb. 12,	Jan. 13,	125,000	125,000	104,629	with	real	estate.	-	5,115
Dover Stamping Company,	Mar. 2,	Feb. 2,	200,000	200,000	108,662	with real	estate.	36,597	-	120,467
Dighton Manufacturing Company,	Mar. 15,	Mar. 1,	19,000	19,000	19,000	with real	estate.	-	-	-
Dighton Furnace Company,	Mar. 28,	Feb. 17,	100,000	100,000	58,013	with real	estate.	10,285	40,786	23,589
Danvers Bleachery,	Mar. 24,	Mar. 3,	200,000	200,000	36,000	-	-	166,000	with mach'y	-
Danvers Carpet Company,	Apr. 9,	Jan. 19,	100,000	100,000	11,700	with	real	estate.	-	300
Dorchester Gas Light Company,	May 4,	Feb. 2,	400,000	400,000	164,700	with real	estate.	268,786	-	20,915
Devol Mills,	May 14,	Feb. 1,	270,000	270,000	323,751	42,151	281,600	508,681	-	76,149
Downer Kerosene Oil Company,	June 10,	May 10,	200,000	200,000	166,973	with	real	estate.	-	136,313
Dresser Manufacturing Company,	Aug. 10,	July 13,	36,000	36,000	4,000	500	3,500	-	None,	None,
Dwight Manufacturing Company,	Aug. 11,	July 12,	1,200,000	1,200,000	600,000	with real	estate.	739,491	-	256,867
Douglas Axe Manufacturing Company,	Sept. 21,	July 1,	400,000	400,000	148,000	with	real	estate.	-	147,480
Durfee Mills,	Nov. 4,	Oct. 12,	500,000	500,000	1,413,458	with	real	estate.	-	137,924
Dwight Printing Company,	Nov. 16,	Oct. 13,	300,000	300,000	482,910	with	real	estate.	2,223	-

Abstract of CERTIFICATES OF CONDITION OF Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debit.	Reserves.	* Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Orompton Carpet Company,	\$53,584	-	\$107,121	\$318,452	\$130,000	\$188,452	-	-	-	\$318,452	1,300
Cary Improvement Company,	10,810	-	2,067	428,908	275,000	165,010	-	-	-	440,010	55,000
Cambridge Brick Company,	16,000	-	600	73,600	50,000	13,000	\$10,600	\$5,600	\$5,000	73,600	500
Chelsea Gas Light Company,	4,246	-	-	349,736	300,000	15,586	-	34,151	-	349,736	3,000
Cambridge Gas Light Company,	8,465	None, .	-	962,467	700,000	9,837	252,680	with reserves.	-	962,467	7,000
Chester Emery Company,	8,644	-	-	118,270	500,000	115,260	-	-	-	615,260	5,000
Carson and Brown Company,	44,833	\$10,109	-	287,746	150,000	137,746	-	-	-	287,746	1,500
Clark and Chapman Machine Company,	13,819	-	-	56,810	30,000	21,343	6,000	467	-	56,809	300
Clinton Gas Light Company,	1,709	-	-	61,536	50,000	-	11,536	8,086	3,500	61,536	100
Cohaenet Mills,	2,000	-	-	127,398	100,000	25,000	-	2,398	-	127,398	1,000
Carew Manufacturing Company,	68,970	-	-	237,689	35,000	23,806	178,883	12,034	166,848	237,689	350
Co-operative Mutual Homestead Company,	600	-	-	6,232	4,000	1,074	-	-	-	5,074	41
Cape Ann Granite Company,	27,432	-	-	385,530	50,000	170,097	-	140,988	24,445	385,530	500
Cape Ann Anchor Works,	24,110	-	-	40,043	25,000	9,710	-	4,083	1,260	40,043	250
Cape Ann Isinglass and Glue Company,	30,000	-	6,000	57,000	20,000	35,000	-	2,000	-	57,000	200

Courier Publishing Company,	None, .	None, .	\$1,000	\$1,000	\$6,800	\$1,000	\$1,000	68
Clement and Hawkes Manufacturing Company,	\$27,205	\$800	\$160,806	100,000	100,000	83,406	\$183,406	100
Chilcopee Manufacturing Company,	-	-	-	420,000	420,000	454,855	-	4,200
Citizens' Gas Light Company of South Reading,	3,000	-	102,669	95,800	95,800	4,579	\$1,990	933
Dutcher Temple Company,	7,449	1,125	50,331	40,000	40,000	879	5,451	400
Danvers Gas Light Company,	783	-	24,439	20,000	20,000	641	3,798	400
Dudley Hosiery Company,	1,061	11,066*	140,830	125,000	125,000	15,830	None, .	1,250
Dover Stamping Company,	121,445	-	384,160	200,000	200,000	133,609	80,552	2,000
Dighton Manufacturing Company,	-	-	19,000	60,000	60,000	7,450	-	60
Dighton Furnace Company,	33,814	-	171,487	100,000	100,000	104,959	-	1,000
Danvers Bleachery,	with P. R.	with P. R.	319,242	200,000	200,000	25,166	-	2,000
Danvers Carpet Company,	7,708	1,512	21,200	100,000	100,000	1,000	-	1,000
Dorchester Gas Light Company,	22,850	-	477,250	400,000	400,000	77,250	-	4,000
Devol Mills,	808,516	10,793	1,227,878	370,000	370,000	851,487	86,392	2,700
Downer Kerosene Oil Company,	183,171	17,250	502,707	200,000	200,000	302,707	-	2,000
Dresser Manufacturing Company,	None, .	None, .	4,000	-	-	None, .	-	380
Dwight Manufacturing Company,	744,804	35,026†	2,376,188	1,200,000	1,200,000	1,165,959	-	2,400
Douglas Axe Manufacturing Company,	203,292	-	498,780	400,000	400,000	59,894	36,387	4,000
Durfee Mills,	128,509	-	1,679,890	500,000	500,000	437,238	692,652	500
Dwight Printing Company,	-	54,802	489,935	300,000	300,000	189,935	-	3,000

* Of which \$10,040 is "Deficiency."

† Profit and loss.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meeting.	Capital Stock as fixed by the Corporation.	Capital paid in.	ASSETS.					
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	Cash and Debts Receivable.
Essex Co-operative Boot and Shoe Company, . . .	1875. Jan. 11,	1874. Dec. 7,	\$4,000	\$4,000	-	-	-	\$1,339	\$34	\$3,629
Easthampton Rubber Thread Company, . . .	Jan. 19,	Dec. 23,	150,000	150,000	\$53,000	-	-	57,000	-	47,889
East Abington Crispin Co-operative Ass. (1874), . . .	Jan. 26,	Nov. 10,	2,500	2,500	-	-	-	-	4,766	4,526
Easthampton Gas Company, . . .	Feb. 17,	1875. Jan. 19,	25,000	25,000	9,250	\$500	\$8,750	7,000	15,860	1,979
East Boston Gas Company, . . .	Feb. 18,	Jan. 27,	220,000	220,000	86,704	with real estate.	-	174,794	-	16,878
Elliot Felling Mills, . . .	Feb. 19,	Jan. 20,	200,000	191,600	96,999	with real estate.	-	108,746	-	6,092
Ellis Foundry Company, . . .	Feb. 27,	Feb. 11,	15,000	15,000	-	-	800	-	-	19,915
European Globe Nail Company, . . .	Mar. 4,	1874. Dec. 28,	500,000	500,000	-	-	-	-	-	26,192
Eureka Clothes Wringing Machine Company, . . .	Mar. 6,	1875. Feb. 25,	40,000	40,000	-	-	-	1,722	-	64,622
Eastern Co-operative Association, . . .	Apr. 16,	Jan. 1,	4,500	4,500	-	-	-	-	-	6,337
Eagle Mill Company, . . .	Apr. 20,	Jan. 21,	20,000	20,000	11,626	8,626	3,000	4,000	-	5,831
East Boston Dry Dock Company, . . .	Apr. 21,	Apr. 6,	100,000	100,000	58,000	-	with machy.	34,700	5,400	-
E. Carver Company, . . .	Apr. 23,	1872. Sept. 17,	64,000	64,000	None,	None,	None,	None,	None,	None,

	May 4, 1875.	Jan. 20, 1875.	May 8, 1875.	Feb. 3, 1875.	May 10, 1875.	Apr. 28, 1875.	Mar. 20, 1875.	May 25, 1875.	June 15, 1875.	July 17, 1875.	July 29, 1875.	Sept. 29, 1875.	Dec. 9, 1875.	Jan. 80, 1875.	Feb. 5, 1875.	Feb. 5, 1875.	Jan. 27, 1875.	Feb. 10, 1875.	Feb. 11, 1875.	Feb. 23, 1875.	Feb. 24, 1875.	Feb. 1, 1875.
Knox Mill Corporation,	May 4,	Jan. 20,	May 8,	Feb. 3,	May 10,	Apr. 28,	Mar. 20,	May 25,	June 15,	July 17,	July 29,	Sept. 29,	Dec. 9,	Jan. 80,	Feb. 5,	Feb. 5,	Jan. 27,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,
E. Stebbins Manufacturing Company,	May 8,	Jan. 20,	May 10,	Apr. 28,	Mar. 20,	May 25,	June 15,	July 17,	July 29,	Sept. 29,	Dec. 9,	Jan. 80,	Feb. 5,	Feb. 5,	Jan. 27,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,
Knox Steam Mill Company,	May 10,	Apr. 28,	Mar. 20,	May 25,	June 15,	July 17,	July 29,	Sept. 29,	Dec. 9,	Jan. 80,	Feb. 5,	Feb. 5,	Jan. 27,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Eastern Marine Railway Company,	May 14,	May 20,	June 8,	June 16,	July 17,	July 29,	Sept. 29,	Dec. 9,	Jan. 80,	Feb. 5,	Feb. 5,	Jan. 27,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Knox Company,	June 8,	June 16,	July 17,	July 29,	Sept. 29,	Dec. 9,	Jan. 80,	Feb. 5,	Feb. 5,	Jan. 27,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Eagle Cotton Company,	June 16,	July 17,	July 29,	Sept. 29,	Dec. 9,	Jan. 80,	Feb. 5,	Feb. 5,	Jan. 27,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Everett Mills,	July 17,	July 29,	Sept. 29,	Dec. 9,	Jan. 80,	Feb. 5,	Feb. 5,	Jan. 27,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Ellenville Tanning Company,	July 29,	Sept. 29,	Dec. 9,	Jan. 80,	Feb. 5,	Feb. 5,	Jan. 27,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Eureka Ventilating Horse Cover Company,	Sept. 29,	Dec. 9,	Jan. 80,	Feb. 5,	Feb. 5,	Jan. 27,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
East Abington Crispin Co-operative Assoc'n,	Dec. 9,	Jan. 80,	Feb. 5,	Feb. 5,	Jan. 27,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Fitchburg Flour Company,	Jan. 80,	Feb. 5,	Feb. 5,	Jan. 27,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Fall River Workmen's Co-operative Ass'n,	Feb. 5,	Feb. 5,	Jan. 27,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Fitchburg Co-operative Association (for 1872),	Feb. 5,	Feb. 5,	Jan. 27,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Forest River Lead Company,	Feb. 8,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Florence Manufacturing Company,	Feb. 10,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
First Worcester Co-operative Grocery and Provision Association,	Feb. 11,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Fall River Print Works,	Feb. 23,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Florence Sewing Machine Company,	Feb. 24,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,
Flint Mills,	Feb. 26,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,	Feb. 1,

* Water power only.

§ Not held.

† Including land.

‡ Should have been held. Accounts all settled.
|| Including mill building and mill site.

RETURNS OF CORPORATIONS.

[Jan.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

[illegible]

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meeting.	Capital Stock as fixed by the Corporation.	Capital Paid In.	ASSETS. (Assets continued on page 64.)					
					Real Estate.	Land and Water.	Buildings.	Machinery.	Other Assets.	Cash and Debts Receivable.
Fitchburg Hotel Company,	1876. Mar. 3.	1876. Jan. 11.	\$20,000	\$20,000	\$41,482	-	-	-	\$7,500	\$1,270
Fitchburg Machine Company,	Mar. 6.	Feb. 3.	60,000	60,000	3,663	None.	None.	\$38,469	-	17,717
Franklin Felting Mills,	Mar. 6.	Feb. 8.	60,000	60,000	12,964	\$2,000	\$10,964	23,367	-	2,961
Fall River Manufacturing,	Mar. 13.	Mar. 9.	160,000	160,000	646,124	87,188*	458,936	with b'ld'g's.	100,976	57,394
Freeman Manufacturing Company,	Apr. 13.	Jan. 23.	300,000	300,000	140,000	with real estate.	estate.	110,000	-	301,597
Fall River Granite Company,	Apr. 17.	Jan. 20.	12,000	12,000	12,500	12,000	500	1,800	with m'ch'y.	328
Fall River Steamboat Company,	May 12.	Feb. 2.	48,500	48,500	1,698	-	-	-	81,490	945
Fitchburg Gas Company,	May 21.	Apr. 23.	60,000	60,000	27,000	15,000	12,000	25,800	9,200	8,200
Florence Furniture Company,	May 26.	Apr. 12.	20,000	19,840	8,100	700	7,400	7,860	12,144	3,124
Franklin Paper Company,	May 28.	May 17.	60,000	60,000	41,800	-	-	-	22,000	-
Forge Village Horse Nail Company,	May 31.	May 17.	86,900	86,900	None.	None.	None.	None.	None.	None.
Fall River Bleachery,	June 21.	May 20.	250,000	250,000	87,171	-	382,225	92,733	-	18,916
Flax Leather Manufacturing Company,	June 24.	June 19.	100,000	100,000	75,760	with real estate.	real estate.	-	-	3,889
Florence Mercantile Company,	July 10.	May 26.	6,060	6,060	6,800	1,000	4,800	-	-	6,012
Farr Alpaca Company,	July 22.	June 19.	250,000	250,000	-	-	-	193,061	846,874	52,242

	Aug. 14,	Aug. 16,	July 20,	May 18,	\$350,000	\$550,000	\$642,000	with	real	estate.	-	\$26,407
Flakdale Mills,					\$4,000	\$4,000	69,001	\$36,431	\$32,000	\$5,000	\$2,000	79,249
F. A. Whitney Carriage Company,					900,000	900,000	1,001,800	with	real	estate.	400,305	75,799
Fall River Iron Works Company,					500,000	500,000	None.	None.	None.	None.	-	26,524
Foreign Sole Sewing Machine Company,					1,000,000	1,000,000	-	-	-	-	20,111	-
Franklin Telegraph Company,					80,000	80,000	42,000	with real	estate.	-	-	4,778
Farren Hotel Company,					30,000	30,000	16,150	8,200	0,900	1,500	-	1,047
Fitchburg Saythe and Tool Company,					1,880	1,880	-	-	-	-	200	-
Fitchburg Co-operative Association,					250,000	250,000	247,944½	-	-	with R. E.	-	90,895
Granite Railway Company,					72,000	72,000	135,100½	29,118	43,316	62,000	-	2,134
Grafton Mills,					24,000	24,000	-	-	-	-	-	9,000
Gazette Publishing Company,					350,000	350,000	231,850	-	7,100||	116,000	-	120,379
Glasgow Company,					100,000	100,000	36,429	-	-	20,000	-	22,804
Greenville Manufacturing Company,					300,000	300,000	215,000	50,000	105,000	135,000	298,835	225,222
Germania Mills,					71,000	71,000	36,288	with real	estate.	29,559	631	8,768
Greenfield Tool Company,					100,000	100,000	25,000	-	-	12,000	-	72,804
Grafton and Knight Manufacturing Company,					200,000	200,000	-	-	-	46,122	-	28,135
Globe Publishing Company,					350,000	350,000	100,000	with real	estate.	49,578	-	53,269
Globe Nail Company,					500,000	500,000	150,000	with real	estate.	80,123	411,225	176,183
George F. Blake Manufacturing Company,												

§ Including machinery.

† Should have been held.

‡ Not held.

|| Difference between cost and assessment of real estate and machinery.

* And houses.

Abstract of CERTIFICATES OF CONDITION OF Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Block in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debt.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Fitchburg Hotel Company,	-	-	-	\$50,252	\$20,000	\$29,000	-	\$1,252	-	\$50,252	400
Fitchburg Machine Company,	\$31,966	None, .	\$32,779	124,593	60,000	41,455	\$23,139	with reserves.	-	124,593	60
Franklin Felling Mills,	31,697	-	937	71,916	60,000	8,021	-	-	\$3,895	71,916	600
Fall River Manufacturing,	43,582	-	-	647,100	150,000	312,816	-	184,284	-	647,100	300
Freeman Manufacturing Company,	177,851	-	37,453	766,901	300,000	413,000	-	41,901	12,000	766,901	3,000
Fall River Granite Company,	-	-	-	14,628	12,627	2,001	-	-	-	14,628	120
Fall River Steamboat Company,	-	-	-	84,133	48,500	31,119	-	4,514	-	84,133	485
Fitchburg Gas Company,	1,000	-	-	62,000	60,000	-	-	-	2,000	62,000	1,200
Florence Furniture Company,	7,558	\$200	1,252	23,104	19,840	9,592	-	-	-	29,432	198
Franklin Paper Company,	-	-	-	116,164	60,000	5,631	-	-	-	-	600
Forge Village Horse Nail Company,	None, .	None, .	None, .	None, .	None, .	35,761	None, .	None, .	-	35,761	869
Fall River Bleachery,	31,008	-	12,242	524,296	250,000	274,296	-	-	-	524,296	2,500
Viax Leather Manufacturing Company,	6,800	20,000	-	109,489	100,000	6,960	-	2,479	-	109,489	1,000
Florence Mercantile Company,	5,127	-	607	16,546	6,050	4,025	-	-	-	10,075	242
Warr Alpaca Company,	204,632	-	-	539,936	250,000	285,311	24,624	with reserves.	-	539,936	2,500

Plantville Mills.	\$20,777	\$150	\$1,100	\$709,857	\$230,000	\$121,371	-	\$234,015	-	\$710,386	3,500
F. A. Whitney Carriage Company, . . .	89,765		\$1,100	218,166	84,000	110,545	-	21,000	\$2,611	218,166	840
Fall River Iron Works Company, . . .	319,789		-	1,907,143	990,000	248,259	999,834	with	Reserves.	1,907,143	990
Foreign Sole Sewing Machine Company, . .	None.	1,000	-	-	500,000	24,972	-	-	-	-	50,000
Franklin Telegraph Company, . . .	-	-	11,043*	41,163	1,000,000	41,163†	-	-	-	1,041,163	10,000
Farren Hotel Company, . . .	-	-	4,681	63,335	80,000	13,381	-	9,954	-	63,335	300
Fitchburg Sycamore and Tool Company, . .	3,803	-	-	22,150	30,000	30,429	-	-	-	60,429	300
Fitchburg Co-operative Association, . . .	-	-	-	200	1,380	400	-	-	-	1,780	266
Granite Railway Company, . . .	-	-	-	338,839	250,000	12,297	-	76,543	-	338,839	2,500
Grafton Mills, . . .	43,019	-	9,083	189,336	72,000	115,551	-	-	1,785	189,336	720
Gazette Publishing Company, . . .	3,000	-	-	12,000	24,000	1,500	-	-	-	25,500	24
Glasgow Company, . . .	107,277	-	-	572,556	350,000	73,147	-	59,409	90,000	572,556	3,500
Greenville Manufacturing Company, . . .	65,691	-	-	144,325	100,000	30,669	13,656	7,656	6,000	144,325	1,000
Germania Mills, . . .	73,613	-	-	648,835	300,000	316,224	32,611	32,611	-	648,835	3,000
Greenfield Tool Company, . . .	24,006	-	1,546	100,798	71,600	35,170	-	5,973	-	100,798	716
Grafton and Knight Manufacturing Company,	81,952	-	-	191,556	100,000	83,629	-	-	2,927	191,556	1,000
Globe Publishing Company, . . .	-	-	131,803	256,060	200,000	36,073	-	-	-	256,073	2,000
Globe Nail Company, . . .	36,402	300,000	-	539,239	350,000	149,356	-	39,883	-	539,239	3,500
George F. Blake Manufacturing Company, . .	235,036	-	320,000	991,348	500,000	377,146	84,202	-	-	991,348	5,000

* "Balance."

† Designated as "liabilities"; net liabilities, \$1,011,051.41.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meeting.	Capital Stock as filed by the Corporation.	Capital Paid In.	ASSETS. (Assets continued on page 88.)					Cash and Debt Receivable.
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	
Glendon Company,	1876. Apr. 15.	1876. Mar. 10.	\$300,000	\$300,000	\$309,078*	\$150,000 with	\$124,078 real	\$35,000 estate.	\$381,878	\$157,924
Granite Mills,	Apr. 20.	Jan. 25.	400,000	400,000	972,942*	-	-	-	-	199,174
Gillespie Governor Company,	Apr. 24.	Apr. 21.	50,000	50,000	-	-	-	-	-	6,935
Grover and Baker Sewing Machine Company,	Apr. 29.	Mar. 31.	150,000	150,000	275,000	-	-	100,000	501,500	-
Gilberton Coal Company,	May 1.	Apr. 10.	500,000	500,000	500,000*	lease.	with real	estate.	-	13,873
Griewoldville Manufacturing Company,	May 3.	Mar. 27.	125,000	125,000	50,000	with real	estate.	60,000	78,204	45,050
Granite Mining Company of Colorado,	May 4.	Feb. 7.	20,000	15,100	1,000	-	-	500	-	7
Gold Medal Sewing Machine Company,	May 6.	Jan. 20.	250,000	250,000	26,100	8,500	17,500	23,500	-	183,000
Greylock Manufacturing Company,	May 12.	Apr. 13.	150,000	141,000	Mortgaged.	value	uncertain.	-	None,	-
Gosnold Mills,	May 20.	Apr. 20.	100,000	100,000	130,472*	38,000	40,000	51,472	99,649	43,454
Gilbert and Barker Manufacturing Company,	June 9.	Mar. 24.	23,000	23,000	None,	None,	None,	5,000	2,500	46,729
Glendale Woollen Company,	June 19.	Apr. 10.	60,000	60,000	27,015	with real	estate.	9,000	None,	None.
Gibbs Loom Harness and Reed Company,	July 13.	Apr. 15.	50,000	50,000	19,407	4,200	15,207	12,630	-	6,003
Glendale Elastic Fabrics Company,	July 17.	Mar. 1.	200,000	197,600	96,081	with real	estate.	127,361	-	52,827
Greenfield Gas Light Company,	July 28.	July 23.	50,000	50,000	44,440	with real	estate.	5,993	-	2,593

	Aug. 17.	Apr. 26,	\$5,000	\$10,000	None,	None,	None,	\$4,000	\$2,038	\$2,038
Great Barrington Gas Light Company, . . .	Aug. 30,	July 31,	100,000	100,000	\$43,289	with real estate.	20,818	-	-	29,790
Gaylord Manufacturing Company, . . .	Sept. 13,	June 16,	62,300	62,300	50,000	with real estate.	8,000	-	-	8,311
Gloucester Gas Light Company, . . .	Dec. 6,	Nov. 16,	250,000	250,000	180,000	with real estate.	-	-	-	145,162
George H. Gilbert Manufacturing Company, . .	Jan. 23,	Jan. 21,	70,000	70,000	21,879	with real estate.	65,635	-	-	5,274
Highland Mills, . . .	Feb. 2,	Jan. 26,	60,000	60,000	30,000	with real estate.	12,000	-	-	29,188
Hopedale Machine Company, . . .	Feb. 2,	Jan. 26,	20,000	20,000	9,000	with real estate.	1,500	-	-	3,243
Hopedale Furnace Company, . . .	Feb. 3,	Jan. 4,	1,547	1,547	-	-	-	-	913	-
Holyoke Co-operative Association, . . .	Feb. 6,	Jan. 26,	600,000	600,000	235,432	with real estate.	353,418	-	-	93,563
Hadley Company, . . .	Feb. 16,	Jan. 27,	200,000	200,000	99,200	with real estate.	with R. E.	78,076	-	46,316
Hampshire Paper Company, . . .	Feb. 23,	Jan. 20,	36,000	36,000	21,597	3,913	26,256	-	-	13,325
Hampden Paint and Chemical Company, . .	Feb. 24,	Jan. 19,	40,000	40,000	real estate	and other assets.	20,000	-	-	-
Harvard Manufacturing Company, . . .	Mar. 9,	Feb. 10,	100,000	100,000	None,	None, .	Nominal.	None,	9,052	-
Harleigh Coal Company, . . .	Mar. 17,	Feb. 16,	60,000	60,000	17,000	with R. E.	19,092	-	-	13,803
Hadley Falls Paper Company, . . .	Mar. 17,	Jan. 13,	10,000	10,000	None,	None, .	20,000	-	-	8,445
Hampden Card Company, . . .	Mar. 19,	Feb. 22,	200,000	200,000	3,000	-	2,200	-	-	2,800
Haywardville Rubber Company, . . .	Mar. 26,	Feb. 1,	75,000	75,000	35,000	with real estate.	40,000	-	-	32,210
Hingham Cordage Company, . . .	Mar. 30,	1874.†	120,000	120,000	70,000	-	50,000	-	-	128,000
Howard Watch and Clock Company, . . .	Apr. 2,	Jan. 23,	60,000	60,000	100,000	with real estate.	with R. E.	4,821	-	16,832
Holyoke Warp Company, . . .										

† Should have been held.

* Including machinery.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debt.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Glendon Company,	\$212,256	-	\$11,698	\$60,953	\$300,000	\$390,738	-	\$218	-	\$690,956	3,000
Granite Mills,	98,268	-	-	1,270,684	400,000	130,427	\$739,987	-	-	1,270,384	400
Gillespie Governor Company,	5,385	\$40,732	13,975*	67,026	50,000	17,026	-	-	-	67,026	500
Grover and Baker Sewing Machine Company,	-	-	-	873,500†	150,000	27,600	-	-	-	-	1,500
Gibberton Coal Company,	2,887	-	-	516,569	500,000	1,950	-	14,619	-	516,569	5,000
Griawoldville Manufacturing Company,	28,664	-	4,490	189,204	125,000	117,185	-	-	-	242,185	1,250
Granite Mining Company of Colorado,	-	-	16,243‡	17,750	15,100	2,650	-	-	-	17,750	150
Gold Medal Sewing Machine Company,	25,000	-	-	267,800	250,000	143,000	-	-	-	393,000	2,500
Greylock Manufacturing Company,	-	-	200	-	141,000	96,395	-	-	-	237,395	1,500
Gosnold Mills,	66,195	-	-	220,120	100,000	120,612	-	9,508	-	230,120	1,000
Gilbert and Barker Manufacturing Company,	32,692	-	-	86,921	28,000	31,982	-	24,939	-	86,921	280
Glendale Woolen Company,	None, .	None, .	None, .	36,615	60,000	4,000	None, .	None, .	None, .	64,000	600
Gibbs Loom Harness and Reed Company,	9,050	15,000	568	63,547	50,000	10,027	2,920	2,208	\$712	63,547	500
Glendale Elastic Fabrics Company,	104,523	-	31,616§	412,407	197,800	214,807	-	-	-	412,407	1,976
Greenfield Gas Light Company,	498	-	-	53,424	50,000	3,000	-	424	-	53,424	1,000

	None.	None.	None.	\$4,038	\$6,000	\$1,007	-	-	-	\$6,007	80
Great Harrington Gas Light Company, . . .	None.	-	-	197,639	100,000	4,299	-	-	-	197,689	1,000
Gaylord Manufacturing Company, . . .	\$96,792	-	-	68,801	62,800	280	-	-	\$93,360	68,801	1,246
Gloucester Gas Light Company, . . .	1,890	-	-	569,662	250,000	308,950	-	-	612	569,662	2,500
George H. Gilbert Manufacturing Company, .	234,400	-	-	-	-	-	-	-	-	-	-
Highland Mills, . . .	39,420	-	\$4,284	136,602	70,000	60,920	\$5,582	-	-	136,602	700
Hopedale Machine Company, . . .	26,238	\$100	1,875	98,401	60,000	7,264	-	21,137	\$10,000	98,401	600
Hopedale Furnace Company, . . .	7,843	-	-	21,086	20,000	619	-	-	467	21,086	200
Holyoke Co-operative Association, . . .	-	-	1,086	2,590	1,547	1,632	-	-	-	3,179	154
Hadley Company, . . .	267,724	-	-	940,137	600,000	287,808	-	52,329	-	940,137	480
Hampshire Paper Company, . . .	31,993	-	38,263||	289,347	200,000	23,426	65,921	-	-	289,347	2,000
Hampden Paint and Chemical Company, .	32,055	-	-	97,223	36,000	531	-	2,890	20,000	59,421	3,000
Harvard Manufacturing Company, . . .	-	-	2,200	-	40,000	19,046	-	-	-	-	400
Harleigh Coal Company, . . .	9,135	None.	-	18,187	100,000	-	-	-	-	-	5,000
Hadley Falls Paper Company, . . .	21,120	-	-	110,515	50,000	60,515	-	-	-	110,515	500
Hampden Card Company, . . .	5,197	-	-	33,742	10,000	12,600	11,243	-	-	33,742	100
Haywardville Rubber Company, . . .	None.	None.	Claims.†	8,000	200,000	7,000	None.	None.	None.	207,000	2,000
Hingham Cordage Company, . . .	10,060	-	-	117,290	75,000	14,560	-	27,710	{ with } { P. & L. }	117,290	750
Howard Watch and Clock Company, . . .	57,000	-	-	305,000	120,000	119,388	-	65,612	-	305,000	1,200
Holyoke Warp Company, . . .	11,780	-	-	133,433	60,000	31,231	-	22,202	20,000	133,433	600

† Other floating assets in United States and Europe, of unascertained value.

‡ Of which \$17,803.27 is balance of profit and loss.

|| For water-power.

* Of which \$11,314.60 is profit and loss.

† Profit and loss.

|| Stock in process.

RETURNS OF CORPORATIONS.

[Jan.

Abstract of CERTIFICATES OF CONDITION OF Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meeting.	Capital Stock as fixed by the Corporation.	Capital Paid in.	ASSETS. (Assets continued on page 62.)						
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	Cash and Debt Receivable.	
Hall Treadle Manufacturing Company, . . .	1876, Apr. 15,	1876, Jan. 13,	\$500,000	\$500,000	-	-	-	with O. A.	\$18,000	-	-
Hingham Jute and Bagging Company, . . .	Apr. 21,	Apr. 20,*	27,000	27,000	\$18,868	with real estate.	\$44,398	4,810	4,810	with O. A.	-
Hiscox File Manufacturing Company, . . .	Apr. 22,	Jan. 25,	40,000	40,000	-	-	\$2,700	20,869	9,022	\$3,088	-
Hawes Machine Company, . . .	Apr. 26,	Jan. 24,	15,000	15,000	-	-	400	12,000	-	2,000	-
Hinkley Locomotive Works, . . .	May 11,	May 3,	800,000	800,000	500,000	with real estate.	110,403	-	-	96,507	-
Haverhill Hat Company, . . .	May 19,	May 17,	50,000	50,000	-	-	-	11,087	-	22,972	-
Hide and Leather Machine Company, . . .	May 19,	Mar. 19,	30,000	30,000	None,	None,	None,	None,	-	3,011	-
Holyoke and Northampton Boom and Lumber Company, . . .	May 21,	May 13,	50,000	50,000	50,000	-	-	-	-	-	-
Harbor Improvement Company, . . .	May 24,	Apr. 26,	500,000	500,000	-	-	-	25,000	270,000†	1,192	-
Hale Patent Washer Company, . . .	June 2,	1872, Feb. 6,	100,000	100,000	4,000	with real estate.	-	3,000	-	-	-
Henry Clay Coal Company, . . .	June 18,	May 12,	60,000	60,000	None,	None,	None,	None,	-	720	-
Hamilton Manufacturing Company, . . .	June 30,	June 3,	1,200,000	1,200,000	433,284	\$100,000	243,284	262,643	-	430,565	-
Hampden Mills, . . .	July 27,	July 16,	400,000	400,000	424,260	with real estate.	-	with R. E.	-	10,709	-

<i>Mingham Manufacturing Company,</i>	July 30,	May 7,	\$100,000	-	-	\$30,000	-	\$27,136
Holyoke Paper Company,	Aug. 6,	May 18,	300,000	\$476,240	with real estate.	with R. E.	-	76,664
Hopewell Manufacturing Company,	Aug. 6,	July 15,	30,000	23,000	\$11,000	12,000	\$1,988	11,677
Hayden Foundry and Machine Company,	Aug. 28,	July 1,	23,000	6,000	with real estate.	5,000	-	-
Holyoke Water Power Company,	Sept. 16,	June 16,	350,000	494,766	351,000	-	-	684,810
Haskins Engine Company,	Sept. 21,	July 14,	51,000	None,	None,	None,	None,	None.
Haverhill Gas Light Company,	Oct. 19,	July 19,	75,000	40,000	-	36,000	-	452
Holyoke Machine Company,	Oct. 21,	Oct. 20,	150,000	70,000	-	40,000	-	69,080
Howard Co-operative Company,	Dec. 23,	Nov. 15,	2,000	-	-	-	5,627	3,216
Ipswich Woolen Mills,	Feb. 4,	Jan. 19,	75,000	22,803	with real estate.	20,389	-	614
India Manufacturing Company,	Apr. 23,	Mar. 3,	200,000	93,438	and fixed machinery.	77,615	1,616	41,300
Indian Orchard Mills,	July 6,	Feb. 9,	600,000	600,000	with real estate.	472,280	with oth. assets.	-
J. C. Hoadley Company,	Jan. 30,	Jan. 19,	100,000	-	-	20,381	-	75,764
Jessup and Laffin Paper Company,	Feb. 16,	Jan. 14,	154,000	75,000	-	50,000	-	6,167
J. C. Clark Printing Company,	Feb. 18,	Jan. 13,	16,000	-	-	6,700	13,398	4,842
Jamaica Pond Ice Company,	Mar. 13,	Feb. 9,	42,000	3,000	-	-	-	38,000
Journal Newspaper Company,	Apr. 26,	Apr. 5,	100,000	-	-	40,000	60,000	-
Jamaica Plain Gas Light Company,	May 10,	Apr. 17,	183,000	183,839	-	-	-	22,962
John Russell Cutlery Company,	July 30,	July 28,	450,000	248,618	with real estate.	70,710	8,286	107,073
Johnson Manufacturing Company,	Sept. 28,	Sept. 6,	125,000	125,000	-	104,304	-	-

* Adjourned.

† Claims against the Boston, Hartford and Erie Railroad.

‡ Distributed.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Block in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debit.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Hall Treadle Manufacturing Company, . .	-	-	-	\$18,000	-	with reserves.	\$18,000	with	reserves.	\$18,000	5,000
Hingham Jute and Bagging Company, . .	with O. A.	-	-	68,066	\$27,000	\$41,066	-	-	-	68,066	270
Hiscox File Manufacturing Company, . .	\$11,499	-	\$4,565	51,743	40,000	10,709	-	\$1,034	-	51,743	400
Hawes Machine Company,	10,000	-	-	24,400	15,000	8,000	-	1,400	-	24,400	150
Hinkley Locomotive Works,	228,940	-	313,533	1,247,383	800,000	438,665	-	8,719	-	1,247,383	1,600
Haverhill Hat Company,	51,669	-	-	85,698	50,000	30,715	-	2,500	\$2,482	85,698	500
Hide and Leather Machine Company, . .	2,234	\$30,155	775	30,174	30,000	4,398	-	1,788	-	30,174	300
Holyoke and Northampton Boom and Lumber Company,	-	-	-	50,000	50,000	-	-	-	-	50,000	500
Harbor Improvement Company,	-	-	-	-	500,000	5,675	-	-	-	-	5,000
Hale Patent Washer Company,	-	90,000*	-	7,000	109,000	36,000	-	-	-	136,000	1,000
Henry Clay Coal Company,	None, .	None, .	None, .	720	60,000†	None, .	None, .	None, .	None, .	-	600
Hamilton Manufacturing Company,	981,337	-	6,893	2,114,711	1,200,000	796,637	119,074	49,876	69,198	2,114,711	1,200
Hampden Mills,	271,207	-	342,699†	1,046,735	400,000	646,735	-	-	-	1,046,735	400

	\$2,500	\$75,500	\$256,641	\$100,000	\$104,221	-	\$53,420	-	\$256,641	1,000
Hingham Manufacturing Company, .	176,924	8,784	738,643	200,000	139,066	\$294,302	4,115	-	738,643	600
Holyoke Paper Company,	3,080	-	54,253	30,000	8,717	-	-	-	23,717	300
Hopville Manufacturing Company, .	-	-	11,000	25,000	30,000	-	-	-	55,000	250
Hayden Foundry and Machine Company,	-	-	11,248	350,000	197,122	-	253,991	\$309,710	1,110,823	3,500
Holyoke Water Power Company, . . .	None, .	None, .	\$	51,000	1,498	-	-	-	52,498	510
Haskins Engine Company,	3,374	5,674†	84,500	75,000	9,500	-	-	-	84,500	1,500
Haverhill Gas Light Company, . . .	48,325	-	227,405	150,000	72,845	-	4,560	-	227,405	1,500
Holyoke Machine Company,	-	2,411	5,627	2,000	2,643	400	with	reserves.	5,043	10
Howard Co-operative Company, . . .	-	-	-	-	-	-	-	-	-	-
Ipswich Woolen Mills,	71,120	-	114,926	75,000	38,238	-	1,633	-	114,926	760
India Manufacturing Company, . . .	20,800	-	294,769	200,000	62,810	-	-	-	292,810	2,000
Indian Orchard Mills,	{ with oth. } assets.	-	1,072,280	600,000	366,780	105,451	with	reserves.	1,072,280	6,000
J. C. Hoadley Company,	113,243	-	212,378	100,000	93,030	-	19,348	{ with } P. & L.	212,378	1,000
Jessup and Ladin Paper Company, .	-	-	-	154,000	65,466	-	-	-	219,466	1,540
J. C. Clark Printing Company, . . .	1,408	7,648	19,098	16,000	1,475	1,623	640	983	19,098	160
Jamaica Pond Ice Company,	-	25,000	66,000	42,000	18,000	6,000	-	-	66,000	420
Journal Newspaper Company,	-	-	100,000	100,000	-	-	-	-	100,000	100
Jamaica Plain Gas Light Company, .	-	2,600	209,401	188,000	17,291	-	9,109	-	209,401	1,830
John Russell Cutlery Company, . . .	233,341	-	668,027	450,000	128,760	-	89,297	-	668,027	4,500
Johnson Manufacturing Company, . . .	70,916	37,314	337,534	125,000	225,655	-	-	-	330,655	1,250

‡ Property in hands of mortgagees.

† Profit and loss.

† Distributed.

* Now worthless.

Abstract of CERTIFICATES OF CONDITION OF Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meeting.	Capital Stock as fixed by the Corporation.	Capital Paid In.	ASSETS. (Assets continued on page 66.)					
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	Cash and Debt Receivable.
Kniften Mowing Machine Company (for 1874),	1875. Jan. 15.	1874. Nov. 9.	\$50,000	\$50,000	-	-	-	-	\$17,000	-
King Philip Mills,	Mar. 2.	1875. Jan. 28.	500,000	500,000	\$717,714	with real estate.	real	estate.	-	\$61,841
Kellogg Steam Power Company,	Mar. 20.	Mar. 4.	42,000	42,000	50,000	with real estate.	real	estate.	750	1,071
Kilburn, Lincoln and Company,	Apr. 16.	Apr. 15.	80,000	80,000	49,805	with real estate.	real	\$13,000	48,895	} with oth. assets.
Keith Paper Company,	Aug. 2.	May 28.	225,000	225,000	269,091	with real estate.	real	142,931	3,261	
Kinsley Iron and Machine Company,	Aug. 26.	July 15.	200,000	200,000	44,750	\$16,750	\$23,000	65,000	157,784	97,369
Kilson Machine Company,	Aug. 26.	July 12.	250,000	250,000	76,801	37,374	39,427	82,634	-	28,780
Kniften Mowing Machine Company,	Dec. 27.	Dec. 13.	50,000	50,000	None.	None.	None.	None.	None.	None.
Leicester Water Power Company,	Jan. 6.	1874. Dec. 12.	2,000	2,000	2,000	2,000	-	-	-	28
Loring and Blake Organ Company,	Jan. 28.	1875. Jan. 4.	25,000	25,000	-	-	-	1,200	-	15,984
Lawrence Woolen Company,	Jan. 29.	1874. Dec. 31.	150,000	150,000	54,668	14,468	40,000	30,000	-	46,403
Lowell Manufacturing Company,	Feb. 2.	1875. Jan. 6.	2,000,000	2,000,000	715,351	95,377	620,034	692,701	1,510,007	521,627
Lawrence Flyer and Spindle Works,	Feb. 4.	Jan. 25.	50,000	50,000	41,000	17,540	23,400	8,400	16,123	13,202

Lowell Mill Cup Company.	Feb. 10.	Jan. 4.	\$25,000	\$25,000	-	-	-	-	• 17
Lawrence Lumber Company,	Feb. 11.	Jan. 10.	64,000	64,000	\$14,000	-	-	\$30,000	115,000
Lenox Iron Works,	Feb. 15.	Feb. 8.	32,780	32,780	29,041	-	-	-	10,640
Lawrence Gas Company,	Feb. 16.	Feb. 2.	400,000	400,000	400,000	with real	real	estate.	31,000
Lyman Mills,	Feb. 17.	Feb. 3.	1,470,000	1,470,000	652,000	with real	estate.	812,000	286,976
Lamb Knitting Machine Manufacturing Co.,	Feb. 24.	Feb. 2.	100,000	100,000	-	-	\$35,000	25,000	40,883
Lenox Glass Company,	Feb. 24.	Jan. 20.	800,000	602,200	433,496	with real	estate.	101,199	4,030
Lowell Hosiery Company,	Mar. 2.	Jan. 16.	175,000	175,000	50,000	-	-	115,000	1,320
Leigh Manufacturing Company,	Mar. 4.	Jan. 20.	100,000	100,000	-	-	-	87,841	401
Leominster Gas Light Company,	Mar. 13.	Feb. 9.	30,000	30,000	12,000	-	-	39,121	270
Lamson and Goodnow Manufacturing Co.,	Mar. 20.	Feb. 2.	300,000	300,000	101,500	with real	estate.	71,953	125,680
Launceville Granite Company,	Mar. 23.	Feb. 16.	50,000	50,000	30,000	\$25,000	5,000	6,000	17,231
L. L. Brown Paper Company (for 1874),	Mar. 24.	June 10.	200,000	200,000	100,000	with real	estate.	60,000	45,151
Leyden Cheese Manufacturing Company,	Apr. 20.	Apr. 2.	600	600	600	with real	estate.	with real	-
Lagoon Pond Company, in Dukes County,	May 22.	Mar. 27.	1,800	1,800	None,	None,	None,	None,	None.
Lexington Buildings Association,	May 22.	Apr. 19.	200,000	200,000	186,000	-	-	-	14,678
Lynn Gas Light Company,	May 28.	Apr. 19.	300,000	300,000	188,255	with real	estate.	166,728	8,454
Lawrence Duck Company,	June 22.	June 10.	300,000	300,000	136,474	28,238	-	149,387	74,313
Lynn Mechanics Building Association,	June 23.	May 5.	20,100	20,100	21,200	21,200	None,	None,	4,650
Lawrence Manufacturing Company,	July 6.	June 8.	1,500,000	1,500,000	1,500,000	with	real	estate.	668,925

Abstract of CERTIFICATES OF CONDITION OF Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						No. of Shares.
	Manufactures, Materials and Block in Process.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debt.	Reserves.	Balance Profit and Loss.	Reserve for Depreciation.	Total.	
Kniften Mowing Machine Company (for 1874),	-	\$17,000*	-	-	\$50,000	\$11,000	-	-	-	-	496
King Philip Mills,	\$232,319	-	\$3,763	\$1,075,138	500,000	553,409	-	\$16,729	-	\$1,075,138	5,000
Kellogg Steam Power Company,	None,	None,	150	52,971	42,000	9,178	None,	1,793	-	52,971	420
Kilburn, Lincoln and Company,	{ with oth. } { assets. }	-	-	111,200	80,000	25,000	-	-	-	-	800
Keith Paper Company,	96,038	-	-	589,728	235,000	349,925	\$1,354	3,469	-	589,728	2,360
Kinsley Iron and Machine Company,	60,415	-	-	267,534	200,000	46,531	-	14,003	\$6,980	267,534	2,000
Kitson Machine Company,	64,216	-	26,298	278,639	250,000	16,192	-	12,500	947	278,639	2,500
Kniften Mowing Machine Company,	None,	None,	None,	None,	-	None,	None,	None,	None,	-	272
Leicester Water Power Company,	-	-	-	2,028	-	-	-	-	-	None,	17
Loring and Blake Organ Company,	17,633	-	-	84,817	22,500	8,489	-	2,250	1,637	84,817	225
Lawrence Woollen Company,	163,896	-	8,105	302,572	180,000	66,705	-	8,439	77,428	302,572	1,800
Lowell Manufacturing Company,	789,039	-	-	2,645,716	2,000,000	645,897	101,560	-	462	2,645,716	2,900
Lawrence Flyer and Spindle Works,	2,671	250	-	62,623	50,000	11,600	4,123	3,902	251	62,623	500

	\$1,917	\$20,400	-	-	\$50,000	\$800	-	-	-	-	250
Lowell Oil Cup Company,	-	-	-	-	54,000	83,000	\$25,000	-	-	-	250
Lawrence Lumber Company,	-	-	-	-	33,789	14,283	-	-	-	-	540
Lenox Iron Works,	-	-	-	\$30,091	400,000	36,671	-	-	-	\$46,073	702
Lawrence Gas Company,	38,133	-	-	406,731	1,470,000	998,740	118,673	\$3,061	\$30,000	406,731	4,000
Lyman Mills,	722,481	-	\$9,257	2,487,313	100,000	6,651	-	112,746	6,936	2,487,313	14,700
Lamb Knitting Machine Manufacturing Co., .	52,410	-	-	153,294	800,000	490,902	-	47,742	-	153,294	1,000
Lenox Glass Company,	-	-	10,816	540,541	175,000	65,142	8,523	-	-	1,280,902	6,022
Lowell Hosiery Company,	82,345	-	-	243,665	100,000	50,897	-	2,330	6,193	243,665	1,750
Leigh Manufacturing Company,	59,813	-	2,842†	150,897	30,000	25,554	-	-	-	150,897	1,000
Leominster Gas Light Company,	4,306	-	-	55,696	300,000	239,611	-	142	-	55,696	300
Lamson and Goodnow Manufacturing Co., .	221,841	-	7,387	552,063	50,000	22,910	-	12,452	-	552,063	600
Lancenville Granite Company,	6,246	-	3,016	78,245	200,000	61,610	-	6,835	-	78,245	500
L. L. Brown Paper Company (for 1874), .	46,210	-	-	271,361	-	-	-	11,751	8,000	271,361	2,000
Leyden Cheese Manufacturing Company, .	-	-	-	-	-	-	-	-	-	-	24
Lagoon Pond Company, in Dukes County, .	None, .	None, .	None, .	-	-	None, .	None, .	None, .	None, .	-	12
Lexington Buildings Association,	-	-	-	200,678	200,000	-	-	678	-	200,678	2,000
Lynn Gas Light Company,	11,901	-	-	375,339	300,000	40,174	None, .	None, .	35,165	375,339	3,000
Lawrence Duck Company,	104,677	-	11,117†	505,000	300,000	205,000	-	-	-	505,000	300
Lynn Mechanics Building Association, . .	None, .	None, .	11,320†	37,170	20,100	17,070	-	-	-	37,170	402
Lawrence Manufacturing Company,	479,662	-	-	2,647,988	1,500,000	969,606	142,892	45,490	-	2,647,988	1,500

* Considered worthless.

† Profit and loss.

‡ Depreciation.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meet- ing.	Capital Stock as fixed by the Corporation.	Capital paid in.	ASSETS. (Assets continued on page 70.)					
					Real Estate.	Land and Wa- ter Power.	Buildings.	Machinery.	Other Assets.	Cash and Debits Receivable.
Lowell Bleachery,	1876. July 24,	1876. July 19,	\$300,000	\$300,000	\$255,000	with	real	estate.	-	\$26,466
Lowell Machine Shop,	Aug. 11,	July 12,	600,000	600,000	370,000	\$197,000	\$213,000	\$80,000	\$854,434	766,537
Lowell Wadding and Paper Company,	Aug. 11,	July 20,	50,000	50,000	45,000	with real	estate.	15,000	-	7,652
Lancaster Mills,	Aug. 14,	July 1,	800,000	800,000	500,000	with	real	estate.	-	184,822
Lowell Card Company,	Aug. 26,	July 21,	40,000	40,000	-	-	28,653	15,611	-	9,425
Lowell Gas Light Company,	Aug. 26,	July 26,	500,000	500,000	481,104	with	real	estate.	65,000	21,915
Lowell Woolen Company,	Sept. 13,	June 19,	30,000	30,000	40,012	with	real	estate.	-	6,483
Ludlow Manufacturing Company,	Sept. 23,	June 15,	200,000	200,000	100,000	with	real	estate.	-	53,084
L. L. Brown Paper Company,	Oct. 7,	June 9,	200,000	200,000	100,000	with real	estate.	60,000	-	70,531
Leicester Water Power Company,	Dec. 21,	Dec. 18,	2,000	2,000	2,030	2,000	50	-	-	-
Lexington Gas Light Company,	Dec. 23,	Nov. 22,	20,000	20,000	4,600	600	4,000	3,800	-	300
Millers Falls Company,	Jan. 26,	Jan. 8,	185,000	185,000	61,193	27,760	33,443	68,262	9,637	59,625
Middlesex Company,	Jan. 30,	1874. Dec. 30,	760,000	760,000	200,000	-	-	with R. R.	-	247,260
Mason and Hamlin Organ Company,	Jan. 30,	1875. Jan. 27,	400,000	400,000	187,909	with real	estate.	22,103	-	216,178

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debit.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Lowell Bleachery,	\$77,010	-	-	\$358,476	\$300,000	\$40,000	-	\$18,476	-	\$358,476	1,500
Lowell Machine Shop,	88,877	-	-	1,304,434	600,000	129,134	\$576,300	403,800	\$172,000	1,304,434	1,200
Lowell Wadding and Paper Company,	14,908	-	\$464	83,024	50,000	61,879	-	-	-	111,879	500
Lancaster Mills,	331,607	-	149,690	1,169,209	800,000	369,209	with deb't	with deb't	with deb't	1,169,209	2,000
Lowell Card Company,	5,138	-	-	56,827	40,000	18,809	-	1,781	-	56,827	400
Lowell Gas Light Company,	5,649	-	-	573,668	500,000	-	-	73,668	-	573,668	5,000
Lowell Woolen Company,	-	-	2,031	57,528	30,000	27,528	-	-	-	57,528	800
Ludlow Manufacturing Company,	180,000	-	-	333,064	200,000	107,075	-	15,009	11,000	333,064	2,000
L. L. Brown Paper Company,	61,601	-	-	292,132	200,000	66,033	-	23,079	8,000	292,132	2,000
Leicester Water Power Company,	-	-	-	2,060	1,700	-	-	-	-	1,700	17
Lexington Gas Light Company,	100	uncertain value.	-	-	18,000	1,800	-	-	-	19,800	180
Millers Falls Company,	32,474	\$25,727	3,037	249,775	185,000	39,877	4,037	20,861	-	249,775	1,850
Middlesex Company,	792,137	-	-	1,239,417	750,000	269,835	203,513	26,070	-	1,239,417	7,500
Mason and Hamlin Organ Company,	198,384	-	2,496	806,159	400,000	116,389	2,157	77,613	-	806,159	4,000

Munroe Organ Reed Company,	\$32,500	\$5,800	-	\$68,500	\$12,300	\$18,500	-	\$35,700	-	\$68,500	133
Monedneck Steam Mill Company,	None,	None,	None,	-	7,000	6,130	-	-	-	-	70
Massachusetts Cigar Makers Co-operative Ass'n,	5,376	-	\$435	12,134	1,500	9,425	-	1,209	-	12,134	9
Massachusetts Cotton Mills,	403,653	-	-	2,605,998	1,800,000	664,451	\$141,547	58,507	\$53,040	2,605,998	1,800
Millers River Manufacturing Company,	11,486	-	401	44,909	30,000	19,242	-	-	-	49,242	300
Massachusetts Arms Company,	6,500	None,	None,	9,398	None,	None,	9,398	-	None,	9,398	700
Massachusetts Frear Artificial Stone Company,	-	5,000	-	81,250	140,625	38,000	-	-	-	178,625	1,406½
Munroe Paper Company,	12,163	-	-	164,143	120,000	100,374	-	-	-	220,374	1,200
Massachusetts Screw Company,	11,870	None,	None,	82,792	60,000	22,792	None,	None,	None,	82,792	600
Mechanics Mills,	141,635	-	-	1,144,270	750,000	100,000	284,270	-	-	1,144,270	7,500
Merrick Thread Company,	349,499	-	-	771,161	35,000	209,917	-	31,244	180,000	771,161	3,500
Merrimac Chemical Company,	29,378	-	50	139,976	90,000	44,019	-	5,957	with } P. & L. }	139,976	1,750
Morgan Envelope Company,	113,207	2,800	42,456	347,084	100,000	228,007	-	21,077	-	347,084	1,000
Mount Washington Glass Works,	76,498	12,765	3,349	226,489	150,000	195,338	-	-	-	345,338	1,500
Mount Hope Plating and Moulding Company,	1,410	-	-	11,803	-	8,424	-	-	-	-	80
Marland Manufacturing Company,	156,955	-	-	238,344	100,000	123,437	-	14,907	-	238,344	100
Marlborough Gas Light Company,	1,000	-	22,500*	-	20,000	2,000	-	500	-	22,500	200
Massachusetts Paper Manufacturing Company,	75,069	-	-	420,618	300,000	35,663	84,955	-	-	420,618	3,000
Montaup Mills,	91,512	-	6,111	533,082	250,000	283,174	-	-	-	533,174	2,500

* Should be "total."

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION	When Certificate was Filled.	Date of Annual Meeting.	Capital Stock as fixed by the Corporation.	Capital paid in.	ASSETS. (Assets continued on page 74.)					Cash and Debits Receivable.
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	
Milford Straw Company,	1875, Apr. 15,	1875, Jan. 7,	\$14,000	\$14,000	\$15,846	-	-	-	-	-
Mount Laffee Coal Company,	Apr. 16,	Feb. 26,	200,000	200,000	-	-	with machy estate.	\$60,000	-	\$1,227
Minot Manufacturing Company,	Apr. 17,	Jan. 20,	80,000	80,000	25,000	with real estate.	-	8,000	-	20,085
Merchants Manufacturing Company,	Apr. 20,	Jan. 27,	800,000	800,000	450,000	with real estate.	-	881,455	-	113,163
Methuen Company,	Apr. 21,	Jan. 19,	90,000	90,000	825,000	-	-	225,000	\$495,543	133,371
Massachusetts Brick Company,	Apr. 29,	Jan. 22,	400,000	400,000	322,134	with real estate.	real	estate.	-	25,580
Massachusetts Portable Railroad Company,	May 7,	Jan. 13,	100,000	100,000	-	-	\$300	200	-	2,997
Mechanics Manufacturing Company,	May 7,	Apr. 15,	60,000	60,000	63,604	with real estate.	-	73,971	-	6,014
Malloy Pressure Gauge Company,	May 10,	Jan. 29,	50,000	1,675	-	-	-	-	425	-
Mount Pleasant Coal Company,	May 10,	Feb. 27,	200,000	200,000	-	-	63,428	with buildings.	195,573	13,321
Monument Mills,	May 12,	Apr. 20,	50,000	50,000	-	-	68,000	95,000	-	130,000
Magee Furnace Company,	May 17,	Jan. 19,	200,000	200,000	54,625	with real estate.	-	22,000	-	200,566
Manchester Granite Company,	May 25,	Jan. 12,	100,000	100,000	8,400	-	-	-	10,000	9,056
Malden and Melrose Gas Light Company,	May 26,	Apr. 21,	170,000	170,000	178,895	with real estate.	real	estate.	-	16,092
Mount Tom Thread Company,	May 26,	1874, Sept. 1,	55,400	55,400	20,000	\$5,000	15,000	10,000	-	3,400

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debita.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Milford Straw Company,	-	-	-	\$15,846	\$14,000	\$1,846	-	-	-	\$15,846	140
Mount Lafree Coal Company,	-	-	-	61,227	200,000	76,274*	-	-	-	275,274	20,000
Minot Manufacturing Company,	\$62,268	-	-	116,333†	80,000	25,271	-	\$10,082	-	116,353	80
Merchants Manufacturing Company,	63,409	-	\$166,507	1,674,534	800,000	320,871	-	353,663	\$200,000	1,674,534	8,000
Methuen Company,	262,972	-	-	1,046,543	90,000	841,166	-	-	-	-	180
Massachusetts Brick Company,	111,478	-	241,644†	700,836	400,000	300,836	-	-	-	700,836	4,000
Massachusetts Portable Railroad Company,	5,963	\$1,500	16,800	27,529	100,000	25,125	-	-	-	125,125	1,000
Mechanics Manufacturing Company,	32,987	-	5,686†	182,262	60,000	122,262	-	-	-	182,262	690
Malloy Pressure Gauge Company,	-	50,000	-	50,425	50,000	1,484	-	-	-	51,484	500
Mount Pleasant Coal Company,	-	-	3,844†	276,166	200,000	76,166	-	-	-	276,166	5,000
Monument Mills,	32,000	-	-	325,000	50,000	96,000	-	176,000	4,000	325,000	590
Magee Furnace Company,	112,000	17,000	46,557	452,747	200,000	255,549	\$10,407	6,792	-	452,747	2,000
Manchester Granite Company,	4,000	-	-	113,056	100,000	12,606	-	451	-	113,056	1,000
Malden and Melrose Gas Light Company,	4,431	None, .	1,313	199,781	170,000	14,870	-	14,906	-	199,781	1,700
Mount Tom Thread Company,	38,475	-	-	71,974	55,400	16,026	-	648	-	71,974	554

		\$1,200	\$1,000	\$25	\$25	\$25	\$100	\$40	\$1,200	10
Merrimack Navigation and Express Company,	-	-	10,000	Unknown.	None.	None.	None.	None.	-	100
Moseley Safety Steam Boiler Company, . .	Unknown.	Unk'n.	-	-	-	-	-	-	-	-
Moseley Safety Steam Boiler Co. (for 1874), .	Unknown.	Unk'n.	10,000	Unknown.	None.	None.	None.	None.	-	100
Moseley Safety Steam Boiler Co. (for 1873), .	Unknown.	Unk'n.	10,000	Unknown.	None.	None.	None.	None.	-	100
Mechanics Foundry and Machine Company, }	\$2,841	-	52,976	18,823	-	-	-	-	71,798	864½
Mechanics Foundry and Machine Co., depre-	1,016	-	52,976	18,823	-	-	-	-	71,798	864½
ciated assets based on sale, May 16, 1876, }	-	-	12,700	4,090	-	-	2,358	-	19,148	254
Mutual Gas Light Company of Southbridge, .	-	-	150,000	111,803	-	-	-	92,489	285,292	2,000
Morse Twist Drill and Machine Company, .	133,684	-	80,000	53,357	-	-	-	-	113,337	600
Marlborough Paper Company, }	{ with oth. assets. }	-	26,800	33,513	-	-	-	9,087	70,000	268
Music Hall Association of Worcester, . .	-	-	2,500,000	882,561	279,821	86,757	193,065	3,662,413	2,500	2,500
Merrimack Manufacturing Company, . . .	1,167,011	-	137,100	234,034	-	-	-	-	381,134	1,271
Montague Paper Company,	52,316	-	47,500	97,000	9,751	with reserves.	164,251	475	164,251	475
Manufacturers Gas Company,	4,632	-	50,000	24,637	-	-	-	-	74,637	500
Manufacturers Corporate Association, . .	-	-	250,000	148,740	-	-	-	-	398,740	2,500
Masonomet Mills, }	{ with oth. assets. }	-	-	-	-	-	-	-	-	-
Massachusetts Compressed and Finished Slave	-	-	None.	None.	None.	None.	None.	None.	None.	2,000
Company,	None.	-	75,000	65,899	-	-	4,611	-	146,510	1,500
Merrimack Hat Company,	66,342	-	-	-	-	-	-	-	-	-

† Profit and loss.

† Depreciated \$15,000 and more.

‡ Estimated additional assets, \$720,178.68.

* Including a mortgage of \$75,000, if valid.

‡ Balance profit and loss.

Abstract of CERTIFICATES OF CONDITION OF Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meet- ing.	Capital Stock as fixed by the Corporation.	Capital paid in.	ASSETS. (Assets continued on page 78.)					Cash and Debits Receivable.
					Real Estate.	Land and Wa- ter Power.	Buildings.	Machinery.	Other Assets.	
Middlesex Stone Brick Company, . . .	1875. Aug. 17.	1874. Oct. —.	\$75,000	\$75,000	None, .	None, .	None, .	None, .	None, .	Nominal.
Merchants Woollen Company, . . .	. . . Aug. 26,	1875. June 26,	700,000	700,000	\$574,954	with real	real	estate.	\$53,157	\$104,715
Mason Machine Works, . . .	. . . Aug. 26,	July 20,	800,000	800,000	200,000	with real	estate.	\$200,000	689,753	257,925
Marblehead Gas Light Company, . . .	. . . Sept. 4,	June 24,	40,000	39,300	2,000	\$1,000	\$1,000	6,000	1,932	432
Merrimack Mills, . . .	. . . Sept. 4,	1874. July 26,	500,000	500,000	None, .	None, .	None, .	None, .	None, .	None.
Marlborough Gas Light Company, . . .	. . . Sept. 16,	1875. Sept. 6,	50,000	50,000	25,200	15,200	10,000	14,000	—	1,124
Marquette Manufacturing Company, . . .	. . . Oct. 12,	Sept. 15,	25,000	25,000	21,500	20,000	1,500	—	—	500
Massachusetts Steam Mill Company, . . .	. . . Nov. 2,	Oct. 15,	60,000	60,000	315,000	215,000	95,000	140,184	—	21,704
Millford Gas Light Company, . . .	. . . Nov. 30,	Oct. 11,	71,800	71,800	9,800	—	—	27,000	17,000	with O. A.
Mount Hope Iron Company, . . .	. . . Dec. 20,	Oct. 12,	100,000	100,000	60,033	with	real	estate.	25,642	82,006
Nine Mile Pond Fishing Company, . . .	. . . 1876. Jan. 4,	1874. Dec. 3,	1,000	1,000	None, .	None, .	75	None, .	160	223
North Attleborough Gas Light Company, . . .	. . . Jan. 6,	Dec. 7,	45,200	45,200	13,900	2,000	11,000	9,000	2,000	1,800
New England Awl and Needle Company, . . .	. . . Jan. 7,	Dec. 1,	10,000	9,600	—	—	—	8,642	—	1,780

	Jan. 12,	Dec. 22,	\$150,000	\$150,000	\$63,145	\$10,000	\$43,145	\$12,067	\$203,507	\$67,121
National Button Company,	Jan. 27,	1876, Jan. 13,	80,000	80,000	84,461	-	-	with R. E.	-	7,008
Newburyport Gas Company,	Jan. 27,	1874, Dec. 9,	16,000	16,000	24,491	2,500	21,991	38,531	with mach'y	3,589
North Bridgewater Gas Light Company,	Jan. 27,	1874, Jan. 14,	225,000	225,000	262,924	-	-	with R. E.	28,004	2,380
New Bedford Gas Light Company,	Feb. 3,	1874, Jan. 14,	250,000	250,000	100,000	with	real	estate.	249,243	68,346
New Bedford Copper Company,	Feb. 16,	Feb. 1,	1,500,000	1,500,000	1,500,000	with	real	estate.	-	484,600
Naumkeag Steam Cotton Company,	Feb. 16,	Jan. 20,	4,000	4,000	-	-	-	-	-	2,135
Natick Protective Union,	Feb. 16,	Jan. 13,	70,000	70,000	20,000	-	-	-	7,000	-
New England Brick Company,	Feb. 19,	Dec. 1,	300,000	300,000	226,671*	66,900	81,000	78,771	483,287	209,392
Nashawannuck Manufacturing Company,	Feb. 20,	Dec. 22,	400,000	400,000	79,725	31,312	48,413	259,043	307,489	31,013
Narragansett Mills,	Feb. 24,	Jan. 27,	50,000	50,000	-	-	-	-	-	188
New England Fire Extinguisher Company,	Feb. 24,	Jan. 18,	60,000	60,000	11,019	6,000	5,019	1,000	73,537	with O. A.
New England Felt Roofing Company,	Feb. 26,	Jan. 30,	50,000	50,000	-	-	-	18,376	-	59,566
National Manufacturing Company,	Mar. 4,	Feb. 3,	-	-	-	-	-	-	-	-
New England Iron Company,†,	Mar. 6,	-	36,000	36,000	2,500	500	2,000	4,000	-	150
Nantucket Gas Light Company,	Mar. 12,	Feb. 10,	20,000	20,000	6,000	with	real	estate.	975	-
Northampton Indellible Pencil Company,	Mar. 24,	Feb. 8,†	50,000	50,000	53,229	6,000	47,229	None,	None,	2,200
North Attleborough Union Building Associa- tion (for 1873),	Mar. 25,	1873, Mar. 10,	23,250	23,250	53,678	6,000	52,678	None,	None,	1,694
North Attleborough Union Building Associa- tion (for 1874),	Mar. 25,	1874, Mar. 10,	50,000	50,000	-	-	-	-	-	-

* Including machinery.

† In liquidation, being insolvent.

‡ Should have been held.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con. .				LIABILITIES.						
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debts.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Middlesex Stone Brick Company,	None, .	None, .	None, .	-	\$75,000	None, .	None, .	None, .	-	-	750
Merchants Woollen Company,	\$115,432	-	\$612,532	\$1,440,789	700,000	\$707,531	-	\$35,253	-	\$1,440,789	7,000
Mason Machine Works,	279,368	\$68,476*	84,585	1,089,753	800,000	289,753	-	-	-	1,089,753	8,000
Marblehead Gas Light Company,	1,500	-	-	9,932	40,000	500	-	-	-	40,500	400
Merrimack Mills,	None, .	None, .	None, .	None, .	500,000	35,527	-	-	-	535,527	5,000†
Marlborough Gas Light Company,	708	-	-	41,042	50,000	3,739	-	-	-	53,739	500
Marshpee Manufacturing Company,	-	-	100	22,100	25,000	-	-	-	-	25,000	250
Massasoit Steam Mill Company,	18,847	-	16,000	506,735	60,000	287,683	-	-	-	-	60
Millford Gas Light Company,	with	other	assets.	53,800	71,600	13,432	-	-	-	85,032	716
Mount Hope Iron Company,	7,516	-	-	175,197	100,000	6,422	-	-	\$68,775	175,197	1,000
Nine Mile Pond Fishing Company,	None, .	None, .	None, .	-	1,000	None, .	None, .	None, .	None, .	-	100
North Attleborough Gas Light Company,	-	-	-	25,700	45,200	23,150	-	-	-	68,350	453
New England Awl and Needle Company,	7,512	1,469	-	19,403	9,000	6,556	\$3,968	-	3,968	19,403	96

	\$125,174	-	\$10,411	\$298,720	\$180,000	\$64,718	\$51,932	\$21,922	\$30,000	\$298,720	1,400
National Bulton Company,		-									
Newburyport Gas Company,	6,498	-	2,250	100,226	80,000	9,711	-	10,515	None, .	100,226	800
North Bridgewater Gas Light Company, .	7,441	-	-	74,022	16,000	39,539	-	18,083	-	74,022	160
New Bedford Gas Light Company, . . .	25,515	-	-	290,628	223,000	8,485	57,148	26,464	80,478	290,628	2,350
New Bedford Copper Company,	180,897	-	-	349,243	250,000	87,259	11,966	with reserves.		349,243	2,500
Naumkeag Steam Cotton Company, . . .	364,045	-	71,066	2,419,701	1,600,000	667,684	262,917	210,677	1,000	2,419,701	15,000
Natick Protective Union,	5,372	-	-	7,507	6,000	-	1,507	-	-	7,507	400
New England Brick Company,	-	-	-	27,000	70,000	1,500\$	-	-	-	71,500	700
Naahawannuck Manufacturing Company, .	237,478	-	6,417	709,958	300,000	324,951	50,500	34,507	-	709,958	3,000
Narragansett Mills,	74,607	-	-	751,877	400,000	299,268	-	52,608	-	751,877	4,000
New England Fire Extinguisher Company, .	5,250	\$30,700	19,300	55,409	50,000	3,113	-	2,206	-	55,409	500
New England Felt Roofing Company, . .	with O. A.	-	-	85,556	60,000	15,478	-	10,079	-	85,557	600
National Manufacturing Company,	45,715	-	-	123,657	50,000	73,101	-	556	-	123,657	500
New England Iron Company,†	-	-	-	-	-	-	-	-	-	-	-
Nantucket Gas Light Company,	2,700	-	-	-	36,000	2,800	-	-	-	-	360
Northampton Indelible Pencil Company, .	-	None, .	-	6,975	20,000	-	-	-	-	20,000	200
North Attleborough Union Building Association (for 1873),	None, .	None, .	21	55,450	23,250	32,200	-	-	-	55,450	465
North Attleborough Union Building Association (for 1874),	None, .	None, .	None, .	60,372	23,250	35,300	None, .	1,822	None, .	60,372	465

* Profit and loss.

† Sold out, and intend to dissolve.

‡ In liquidation, being insolvent.

§ Returned from "\$1,000 to \$5,000."

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was filed.	Date of Annual Meeting.	Capital Stock as fixed by the Corporation.	Capital paid in.	ASSETS. (Assets continued on page 82.)					Cash and Debts Receivable.
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	
New Bedford Ice Company,	1875. Mar. 26.	1875. Feb. 18.	\$20,000	\$20,000	\$19,163	-	-	-	\$5,076	\$10,599
New Marlborough Cheese Manufacturing Co.,	Mar. 29.	Feb. 1,	4,000	4,000	1,400	\$200	\$1,200	\$800	-	20
Nantucket and Cape Cod Steamboat Company,	Mar. 29.	Feb. 16,	71,700	71,700	-	-	-	-	-	7,843
Norton Steam Power Company,	Mar. 30.	Feb. 23,	30,000	30,000	2,500	500	2,000	1,000	500	300
New England Gas Condenser Company,	Mar. 30.	Mar. 9,	50,000	50,000	-	-	-	2,500	-	45
New England Steam Car Company,	Apr. 9,	1874. Jan. 31.	200,000	200,000	-	-	-	-	-	-
National Alarm Company,	Apr. 12.	1875. Jan. 15.	250,000	250,000	None,	None,	None,	None,	-	345
Novelty Manufacturing Company,	Apr. 23.	Jan. 11,	60,000	60,000	None,	None,	None,	3,000	-	1,315
Nonotuck Silk Company,	Apr. 30.	Jan. 26,	120,000	120,000	64,637	with real estate.	real estate.	2,000	-	450,718
New England Glass Company,	May 1,	Mar. 8,	500,000	500,000	100,000	with real estate.	real estate.	2,000	-	180,320
New Bedford Cordage Company,	May 1,	Mar. 1,	75,000	75,000	25,000	with real estate.	real estate.	50,000	-	404,139
New Bedford, Vineyard and Nantucket Steamboat Company,	May 1,	Mar. 31.	70,000	70,000	-	-	333	110,650*	-	10,886
New Bedford and New York Steamship Co.,	May 7,	Mar. 15,	400,000	349,100	-	-	-	-	-	1,183
New Bedford Flour Company,	May 12,	Apr. 13,	150,000	150,000	-	-	50,600	42,353	7,082	52,643

	May 14,	Apr. 6,	\$30,000	\$50,000	\$4,000	-	with mach'y.	None,	with	-
Narragansett Oil and (Guano Company, . . .	May 14,	Apr. 6,	\$30,000	\$50,000	\$4,000	-	with mach'y.	None,	with	-
North Attleborough Union Building Ass'n,	May 14,	Mar. 8,	60,000	25,250	65,718	-	with mach'y.	None,	with	92,485
National Paper Company,	May 19,	Jan. 16,	25,000	25,000	None,	-	with mach'y.	None,	with	15,021
National Needle Company,	May 24,	Jan. 30,	80,000	80,000	80,807	-	with mach'y.	None,	with	12,438
Northampton Pegging Machine Company, . .	June 1,	Apr. 16,	100,000	100,000	In	-	with mach'y.	None,	with	7,034
New York and Boston Despatch Express Co.,	June 4,	May 3,	100,000	100,000	-	-	with mach'y.	None,	with	2,301
Northampton Gas Light Company,	June 5,	May 26,	60,000	60,000	30,000	-	with mach'y.	None,	with	8,825
New England Slate and Tile Company, . .	June 8,	Jan. 27,	150,000	150,000	3,000	-	with mach'y.	None,	with	6,287
Nantucket Surf Slide Company,	June 22,	May 26,†	200,000	200,000	200,000	-	with mach'y.	None,	with	-
Newton Chemical Company,	June 22,	June 9,	None,	"Paid off."	11,547	-	with mach'y.	None,	with	3,220
New Braintree Cheese Manufacturing Co., .	June 30,	Feb. 25,	5,000	3,900	4,800	-	with mach'y.	None,	with	815
Norvelly Steam Heating Company,	July 10,	Feb. 2,	30,000	30,000	-	-	with mach'y.	None,	with	3,309
North Adams Gas Light Company,	July 17,	Apr. 5,	50,000	50,000	91,661	-	with mach'y.	None,	with	7,378
Newton and Watertown Gas Light Company,	July 29,	Feb. 10,	200,000	200,000	18,328	-	with mach'y.	None,	with	27,865
North Adams Woolen Company,	July 30,	May 10,	200,000	200,000	188,596	-	with mach'y.	None,	with	16,072
North Adams Co-operative Shoe Company, .	Aug. 25,	July 6,	6,400	6,400	-	-	with mach'y.	None,	with	-
Neponset Cotton Factory,	Aug. 28,	Aug. 2,	130,600	130,600	704	-	with mach'y.	None,	with	2,854
Nelson Mills,	Aug. 30,	July 14,	36,000	36,000	36,000	-	with mach'y.	None,	with	2,178
Northampton Cutlery Company,	Sept. 4,	July 28,	100,000	100,000	75,328	-	with mach'y.	None,	with	23,340
New England Dredging Company,	Sept. 10,	June 29,	42,000	42,000	-	-	with mach'y.	None,	with	22,000

* And steamboats.

† On leased land.

‡ Should have been held.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—GOLD.				LIABILITIES.					
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debt.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.
New Bedford Ice Company,	-	-	-	\$34,838	\$20,000	\$12,795	-	\$2,043	-	\$34,838
New Marlborough Cheese Manufacturing Co.,	-	-	-	2,220	4,000	-	-	-	-	4,000
Nantucket and Cape Cod Steamboat Company,	-	-	\$60,000	97,843	71,700	32,750	-	-	-	104,450
Norton Steam Power Company,	-	-	-	10,300	30,000	-	-	-	-	-
New England Gas Condenser Company,	-	\$1,000*	500	4,045	50,000	18,192	-	-	-	68,192
New England Steam Car Company,	-	200,000	-	200,000	200,000	-	-	-	-	200,000
National Alarm Company,	\$2,500	2,500	-	5,345	250,000	316	-	-	-	250,316
Novelty Manufacturing Company,	700	30,000	450	34,455	60,000	8,350	-	-	-	68,350
Nonotuck Silk Company,	202,613	-	-	718,019	120,000	462,248	-	135,770	-	718,019
New England Glass Company,	193,947	-	44,347†	529,614	500,000	500	\$29,114	-	-	529,614
New Bedford Cordage Company,	-	-	-	481,139	75,000	30,125	376,014	-	-	481,139
New Bedford, Vineyard and Nantucket Steam- boat Company,	125	-	12,400	125,400	70,000	7,843	74,557	with reserves.	-	152,400
New Bedford and New York Steamship Co.,	-	-	548,424†	548,607	249,100	200,607	-	-	-	549,607
New Bedford Flour Company,	151,886	-	-	284,456	150,000	170,026	-	-	-	320,026

	\$12,000	-	\$6,401	\$21,000	\$34,000	\$14,086	-	-	-	-	-	\$50,000	360
Narragansett (H) and Guano Company, . .	None,	None,	\$6,401	63,601	23,260	39,700	None,	None,	\$651	None,	-	63,601	465
North Attleborough Union Building Ass'n, .	6,000	-	-	60,743	25,000	24,816	-	-	-	-	-	40,816	260
National Paper Company,	26,886	\$12,000	3,308	192,016	80,000	44,902	-	-	7,114	{ with P. & L. }	-	182,016	800
National Needle Company,	-	-	-	-	100,000	66,670	-	-	-	-	-	-	1,000
Northampton Pegging Machine Company, .	-	-	-	-	100,000	14,186	-	-	-	-	-	-	1,000
New York and Boston Despatch Express Co.,	-	-	-	102,801	60,000	143	-	-	-	-	-	114,183	1,000
Northampton Gas Light Company, . . .	4,251	-	15,000	69,076	150,000	75	-	-	8,927	-	-	69,076	2,000
New England Slate and Tile Company, . .	4,110	-	2,265	-	200,000	-	-	-	-	-	-	-	6,000
Nantucket Surf Slide Company,	-	-	-	-	-	-	-	-	-	-	-	-	2,000
Newton Chemical Company,	-	-	-	14,776	-	-	-	-	14,776	-	-	-14,776	80
New Braintree Cheese Manufacturing Co.,	-	-	-	7,115	3,900	6,495	-	-	-	-	-	10,395	39
Novelty Steam Heating Company,	5,600	25,000	2,335	38,797	80,000	8,441	-	-	355	-	-	38,797	300
North Adams Gas Light Company,	3,113	-	-	102,172	60,000	21,826	\$9,911	8,755	\$16,681	-	-	102,172	500
Newton and Watertown Gas Light Company,	12,076	-	-	292,548	200,000	81,116	11,432	with reserves.	-	-	-	292,548	2,000
North Adams Woolen Company,	330,630	-	-	637,697	200,000	639,543	-	-	196,847	-	-	1,036,390	2,000
North Adams Co-operative Shoe Company, .	100	-	-	3,454	6,400	200	-	-	-	-	-	6,600	64
Neponset Cotton Factory,	15,802	-	-	79,926	130,600	47,817	-	-	-	-	-	178,417	1,306
Nelson Mills,	-	-	-	36,000	36,000	-	-	-	-	-	-	36,000	360
Northampton Outlery Company,	61,070	-	4,867	292,086	100,000	192,221	-	-	-	-	-	292,221	1,000
New England Dredging Company,	-	-	-	50,000	42,000	-	-	-	4,000	4,000	-	50,000	420

† Of which \$97,518.63 is profit and loss.

† Of which \$37,783.33 is profit and loss.

* Cost \$40,000.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meeting.	Capital Stock as fixed by the Corporation.	Capital Paid in.	ASSETS. (Assets continued on page 86.)					
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	Cash and Debt Receivable.
New England Lithographic Company, . . .	1875. Sept. 11.	1872. Apr. 16.	\$50,000	\$50,000	-	-	-	-	\$1,000	-
National Tube Works Company, . . .	Sept. 24.	1875. May 25.	450,000	450,000	\$250,000	with real estate.	estate.	\$450,000	-	\$301,528
Newton Mills, . . .	Oct. 8.	July 21.	100,000	100,000	17,000	-	-	50,000	None.	53,000
New York Watch Company, . . .	Oct. 30.	May 5.	145,600	145,600	44,724	with real estate.	estate.	120,093	-	67,742
Nabnassett Manufacturing Company, . . .	Nov. 8.	Sept. 15.	40,000	40,000	None.	None.	None.	None.	None.	None.
North Andover Mills, . . .	Nov. 8.	Oct. 20.	100,000	100,000	-	-	-	-	-	91,864
New England Horse Shoe Company, . . .	Dec. 3.	Oct. 5.*	200,000	200,000	None.	None.	None.	None.	None.	None.
O'Neill Mining and Smelting Company, . . .	Jan. 6.	1874. Dec. 2.	10,000	10,000	7,500	-	-	-	-	-
Otter River Company, . . .	Jan. 19.	1875. Jan. 19.	20,000	20,000	11,000	with real estate.	estate.	15,000	-	1,402
Olds Company, . . .	Mar. 9.	Feb. 9.	800,000	800,000	854,373	with real estate.	real	estate.	22,300	122,309
Old Colony Hattling Company, . . .	Mar. 20.	Feb. 18.	40,000	40,000	17,168	\$13,635	\$3,633	10,443	7,864	4,949
Old Colony Iron Company, . . .	June 8.	May 26.	200,000	200,000	110,000	with real estate.	real	estate.	440,514	170,638
Owen Paper Company, . . .	July 6.	June 7.	60,000	60,000	60,000	with real estate.	real	estate.	-	110,980

Old Fellows Hall Association of Needham.	July 29,	July 6,	\$ 10,000	\$ 10,000	\$ 20,160	\$ 2,160	\$ 14,000	-	-	\$ 160
Osborn Mills,	Aug. 6,	Apr. 27,	500,000	500,000	728,363	42,843	686,020	with R. E.	-	65,141
Oriental Coal Oil Company,	Oct. 6,	Sept. 20,	30,000	30,000	47,173	with R. E. with mach'y.	\$34,190	-	-	15,009
Ocean Mills,	Dec. 1,	Nov. 20,	300,000	300,000	100,000	with real estate.	261,997	\$125,453	-	80,733
Plymouth Cordage Company (for 1874),	Jan. 22,	1874, Sept. 8,	200,000	200,000	312,991	-	-	with R. E.	247,601	-
Parsons Paper Company,	Jan. 25,	1875, Jan. 20,	60,000	60,000	303,144	{ with { b'ids. }	160,000	60,000	60,850	268,301
Peabody Mills,	Jan. 30,	1874, Dec. 16,	300,000	300,000	112,600	12,600	100,000	210,444	238,732	24,319
Pacific Manufacturing Company,	Feb. 10,	1875, Jan. 9,	7,070	7,070	6,500	with real estate.	estate.	None,	200	356
Phoenix Hall Association,	Feb. 12,	Jan. 15,	10,000	10,000	10,000	with real estate.	estate.	None,	None,	None.
Pigeon Hill Granite Company,	Feb. 24,	Feb. 2,	25,000	25,000	34,880	28,140	6,740	4,300	-	9,903
Porter Britannia and Plate Company,	Feb. 25,	Feb. 8,	50,000	50,000	15,527	-	-	6,936	-	40,054
Pearson Cordage Company,	Feb. 26,	Feb. 1,	90,000	90,000	95,400	with real estate.	real	-	-	93,327
Pequig Hosiery Company,	Mar. 2,	Jan. 19,	15,000	15,000	-	-	75	14,133	-	1,037
Plymouth Iron Foundry,	Mar. 23,	Feb. 8,	100,000	73,400	88,000	with real estate.	estate.	11,629	-	52,604
Pioneer Co-operative Building Society,	Mar. 26,	Jan. 25,	6,120	6,489	6,120	920	5,200	-	-	-
Paul Whitin Manufacturing Company,	Mar. 31,	Jan. 21,	200,000	200,000	86,500	27,000	59,500	90,500	-	18,166
Pemigewasset and Saco Land and Lumber Co.,	Apr. 24,	1874, Sept. 7,	21,600	21,600	17,000	with R. E.	-	-	4,000	-
Phoenix Cotton Manufacturing Company,	Apr. 24,	1875, Feb. 15,	100,000	100,000	50,000	10,000	40,000	50,000	-	2,615

* Held October 27th.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Block in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debt.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
New England Lithographic Company, . . .	-	-	-	-	-	\$1,000	-	-	-	-	500
National Tube Works Company, . . .	\$337,404	\$25,000	-	\$1,563,931	\$450,000	547,351	\$566,580	with reserves.	-	\$1,563,931	4,500
Newton Mills, . . .	{ C. & D. R. }	None, .	None, .	120,000	100,000	20,000	-	-	-	120,000	1,000
New York Watch Company, . . .	140,130	107,324*	\$1,648	481,062	145,600	335,062	-	-	-	481,062	1,456
Nabnasset Manufacturing Company, . . .	None, .	None, .	None, .	None, .	-	-	-	-	-	-	400
North Andover Mills, . . .	46,640	-	-	138,004	100,000	38,004	-	-	-	138,004	1,000
New England Horse Shoe Company, . . .	None, .	{ incl. all } assets.	None, .	-	200,000	None, .	None, .	None, .	-	-	1,991
O'Neil Mining and Smelting Company, . . .	-	-	2,500	10,000	10,000	150	-	-	-	10,150	100
Otter River Company, . . .	14,207	-	3,467	45,076	20,000	10,167	5,800	\$9,109	-	45,076	200
Otis Company, . . .	849,968	-	-	1,348,950	800,000	408,107	-	-	\$145,842	1,348,950	800
Old Colony Bating Company, . . .	9,802	-	16,234†	66,540	40,000	26,540	-	-	-	66,540	400
Old Colony Iron Company, . . .	249,488	-	11,398	550,514	260,000	166,287	-	138,228	-	550,514	260
Owen Paper Company, . . .	60,000	with M. M. and stock.	-	220,980	60,000	78,298	92,082	with reserves.	-	220,980	60

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meeting.	Capital Stock as filed by the Corporation.	Capital Paid In.	ASSETS. (Assets continued on page 90.)					
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	Cash and Debits Receivable.
Plummer Granite Company,	1876. May 3.	1876. Apr. 6.	\$60,000	\$60,000	\$11,500	-	\$1,000	\$1,000	-	\$3,000
Pigeon Cove Granite Company,	May 4.	Mar. 29.	50,000	50,000	40,000	\$30,000	10,000	7,000	-	39,739
Pocasset Manufacturing Company,	May 4.	Apr. 26.	Unknown.	(64½ shares.)	530,973	-	-	244,266	-	40,599
Plymouth Mills,	May 14.	May 1.	46,000	46,000	-	-	20,000	13,700	-	25,272
Pine Dale Woolen Company,	May 17.	Apr. 7.	30,000	30,000	None.	None.	None.	None.	None.	-
Presbrey Stone Lining Company,	May 23.	May 12.	60,000	60,000	51,200	1,200	50,000	11,294	-	10,972
Pittsford Marble Quarry Company,	June 9.	Feb. 18.	50,000	50,000	20,000	-	-	10,000	-	-
Pett Valve Company,	June 15.	May 26.	150,000	150,000	45,000	-	-	20,917	-	23,838
Plymouth Woolen and Cotton Factory,	June 25.	June 1.	50,000	50,000	30,000	with real estate.	real	estate.	\$7,683	716
Phoenix Manufacturing Corporation,	July 13.	June 28.	30,000	30,000	15,000	with real estate.	estate.	5,000	-	11,106
Pittsfield Coal Gas Company,	Aug. 2.	Apr. 27.	62,500	62,500	62,500	with	real	estate.	-	17,515
Potomac Mills Corporation,	Aug. 4.	June 24.	600,000	600,000	557,000	-	-	560,990	-	16,366
Parker Mills,	Aug. 17.	June 28.	200,000	200,000	100,000	with real estate.	estate.	with real estate.	-	879,670
Pemberton Company,	Aug. 28.	July 27.	450,000	450,000	449,470	with	real	estate.	-	103,863*
Pacific Mills,	Aug. 30.	July 14.	2,600,000	2,600,000	1,450,000	with	real	estate.	-	1,433,341

[illegible]

* \$20,000 bad debts.

† Adjourned.

† Including leasehold.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debt.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Plummer Granite Company,	-	-	-	-	\$60,000	None, .	-	-	-	-	600
Pigeon Cove Granite Company,	\$5,280	-	\$19,431	\$111,430	50,000	\$84,631	-	-	-	\$134,631	500
Pocasset Manufacturing Company,	182,691	-	90,440	1,088,970	800,000	112,126	-	\$176,835	-	1,088,970	644
Plymouth Mills,	21,420	-	10,848	90,739	46,000	None, .	-	44,739	-	90,739	184
Pine Dale Woollen Company,	-	-	-	-	30,000	7,500*	-	-	-	-	300
Presbrey Stove Lining Company,	31,372	-	3,750	108,589	56,000	57,532	-	-	-	113,532	280
Pittsford Marble Quarry Company,	20,000	-	17,303	67,303	50,000	34,743	-	-	-	84,743	500
Peet Valve Company,	46,374	-	-	139,628	150,000	144,838	-	-	-	294,838	1,500
Plymouth Woollen and Cotton Factory,	31,468	-	-	69,867	50,000	19,711	-	156	-	69,867	100
Phoenix Manufacturing Corporation,	33,590	worthless.	-	64,696	30,000	29,931	\$2,466	2,466	-	62,397	80
Pittsfield Coal Gas Company,	500	-	-	80,515	62,500	500	-	17,515	-	80,515	625
Potomaca Mills Corporation,	114,336	-	16,083	1,264,475	600,000	605,776	-	58,699	-	1,264,475	6,000
Parker Mills,	106,911	-	-	589,531	200,000	279,752	-	109,528	-	589,531	500
Pemberton Company,	561,709	-	-	1,105,042	450,000	219,553	435,489	with reserves.	-	1,105,042	4,500
Pacific Mills,	3,475,962	-	20,000	6,392,302	2,500,000	2,404,080	1,478,223	with reserves.	-	6,392,302	2,500

Putnam Machine Company,	\$244,874	-	\$875	\$500,000	\$180,000	\$22,870	-	\$301,944	-	None, .	-	220
Plymouth Cordage Company,	182,134	-	-	707,762	200,000	186,816	-	-	\$707,762	-	-	2,000
Palmer Carpet Company,	79,316	-	500	120,816	50,000	77,879	-	-	127,879	-	-	500
Pape Paper Company,	-	-	10,046	71,546	40,000	81,546	-	-	71,546	-	-	400
Peoples Ice Company,	2,000	-	-	51,603	50,000	850	-	753	51,603	-	-	500
Raddin Elastic Car Wheel Company,	-	\$25,000	-	35,000	25,000	10,000	-	-	35,000	-	-	250
Richardson Manufacturing Company,	28,965	-	-	183,706	100,000	53,078	-	24,728	183,706	{ with P. & L. }	-	1,000
Reversible Collar Company,	91,406	500,000	None, .	729,708	500,000	95,626	None, .	134,082	729,708	None, .	-	5,000
Robinson Iron Company,	81,788	-	-	203,243	100,000	29,217	-	74,026	203,243	-	-	1,000
Real Estate and Building Company,	None, .	None, .	None, .	250,358	200,100	43,150	None, .	7,108	250,358	None, .	-	4,002
Roxbury Gas Light Company,	51,173	-	-	807,350	600,000	58,738	-	148,612	807,350	-	-	6,000
Rice and Griffin Manufacturing Company,	16,656	-	-	67,670	45,889	16,542	-	5,628	67,670	-	-	456
Richard Borden Manufacturing Company,	118,080	-	-	1,389,438	800,000	475,405	-	114,083	1,389,438	-	-	8,000
Rockport Granite Company of Massachusetts,	7,206	-	90,633	228,477	200,000	14,794	-	13,683	228,477	-	-	2,000
Revere House, Proprietors of the,	-	-	18,043	374,899	180,000	18,000	-	-	178,000	-	-	1,600
Riverside Paper Company,	43,671	-	-	246,149	150,000	48,633	-	47,616	246,149	-	-	1,500
Roaring Brook Coal Company,	-	-	-	262,296	200,000	62,296	-	-	262,296	-	-	5,000
Rodney Hunt Machine Company,	-	16,500	-	116,963	75,000	41,516	\$452	-	116,963	-	-	760
Reading Lyceum Hall Association,	-	-	-	20,334	13,480	4,070	-	-	17,550	-	-	1,348
Robeson Mills,	9,815	-	34,950	309,483	280,000	39,849	-	-	309,483	\$9,634	-	260
Roxbury Central Wharf, Proprietors of,	-	-	-	-	15,200	2,892	-	-	-	-	-	100

* Between \$5,000 and \$10,000.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meet- ing.	Capital Stock as fixed by the Corporation.	Capital Paid In.	ASSETS. (Assets continued on page 94.)					
					Real Estate.	Land and Wa- ter Power.	Buildings.	Machinery.	Other Assets.	Cash and Debits Receivable.
Rogers Upright Piano Company,	1875. May 21,	1875. May 4,	\$50,000	\$50,000	None, .	None, .	None, .	\$100	-	\$8,114
Richmond Iron Works (for 1873),	May 24,	1873. June 18,	54,000	54,000	\$162,801	with personal estate.	-	-	-	-
Richmond Iron Works (for 1874),	June 2,	1874. June 17,	54,000	54,000	162,801	with personal estate.	-	-	-	-
Russell Paper Company,	June 8,	1875. May 1,	100,000	100,000	-	-	\$40,000	24,216	-	114,963
Richmond Iron Works,	July 10,	July 6,	54,000	54,000	135,301	with real estate.	-	27,500	-	528,898
Riverside Manufacturing Company,	July 22,	Feb. 27,	100,000	14,545	14,545	-	-	-	-	-
Revere Copper Company,	Aug. 9,	Jan. 4,	300,000	300,000	75,000	with real estate.	-	estate.	-	188,966
Roxbury Carpet Company,	Aug. 14,	July 26,	43,400	43,400	81,555	with real estate.	-	54,370	-	587,341
Rubber Stop Manufacturing Company,	Aug. 14,	June 6,	10,000	10,000	-	-	-	955	\$102	6,982
Russell Mills,	Aug. 28,	May 5,	125,000	125,000	125,000	with real estate.	-	estate.	-	66,233
Renfrew Manufacturing Company,	Sept. 21,	Apr. 22,	500,000	500,000	312,000	with real estate.	-	287,000	-	217,000
Rice, Barton and Wales Machine and Iron Co.,	Oct. 5,	Aug. 2,	150,000	150,000	66,000	None, .	with R. E.	53,500	-	84,100
South Reading Co-operative Association,	Jan. 5,	1874. Dec. 5,	4,125	4,125	-	-	2,530	-	3,105	8,760

Star Mills,	Jan. 8, 1876.	\$180,000	\$85,647	-	-	\$61,358	-
Swain Turbine Company,	Jan. 19, 1874.	125,000	-	-	-	-	\$39,908
Suffolk Glass Company,	Jan. 27, 1875.	75,000	49,787	-	\$4,223	18,627	13,744
S. R. Nye Bay State Rake Company,	Jan. 28, 1874.	15,000	None,	None,	\$256	3,000	9,258
Sutton Cranberry Company,	Jan. 28, 1874.	20,000	20,000	-	-	None,	-
Stoneham Co-operative Shoe Company,	Jan. 29, 1875.	10,000	-	-	1,309	-	17,448
Stafford Mills,	Jan. 30, 1875.	550,000	252,568	\$41,995	383,277	-	108,132
Springfield Collar Company,	Feb. 10, 1875.	40,000	-	-	10,000	21,301	557
South Abington Workmen's Co-operative Grocery and Provision Association,	Feb. 10, 1875.	2,025	-	-	-	3,468	5,023
Salem and South Danvers Oil Company,	Feb. 15, 1875.	48,000	21,884	-	with R. E.	687	25,498
Southfield Whip Company,	Feb. 15, 1875.	9,500	2,800	70	2,750	8,886	3,119
Smith Paper Company,	Feb. 24, 1875.	250,000	125,000	with real estate.	200,000	-	101,616
Sagamore Mills,	Feb. 26, 1875.	500,000	436,354	84,001	352,353	7,863	33,272
Southworth Company,	Feb. 27, 1875.	40,000	58,960	with real estate.	estate.	-	44,884
Stevens Linnen Works,	Feb. 27, 1875.	800,000	216,030	with real estate.	51,000	419,925	54,428
Somerset Co-operative Foundry Company,	Mar. 2, 1875.	30,000	11,400	-	-	-	29,926
Sandwich Workmen's Co-operative Ass'n,	Mar. 4, 1875.	1,720	-	-	-	-	2,851
Salem Lead Company,	Mar. 11, 1875.	150,000	25,800	6,000	20,800	-	66,918

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Block in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debts.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Rogers Upright Piano Company,	\$9,803	\$35,000	-	\$53,018	\$50,000	\$1,771	-	\$1,247	-	\$53,018	500
Richmond Iron Works (for 1873),	-	-	-	524,072	54,000	39,452	-	-	-	-	540
Richmond Iron Works (for 1874),	-	-	-	477,036	54,000	90,445	-	-	-	-	540
Russell Paper Company,	108,474	-	\$38,804	326,458	100,000	64,376	\$162,082	30,000	\$122,082	326,458	100
Richmond Iron Works,	-	-	-	691,699	54,000	253,777	-	383,923	-	691,699	540
Riverside Manufacturing Company,	-	-	-	14,545	14,545	-	-	-	-	14,545	1,000
Revere Copper Company,	147,881	-	-	411,847	300,000	85,847	-	26,000	-	411,847	300
Roxbury Carpet Company,	179,407	-	-	902,673	43,400	75,209	-	677,709	108,000	904,808	434
Rubber Step Manufacturing Company,	7,574	8,370	-	23,932	10,000	11,356	-	-	-	21,356	100
Russell Mills,	88,900	None, .	None, .	275,133	123,000	94,726	53,406	51,406	2,000	275,133	1,250
Renfrew Manufacturing Company,	264,000	-	25,000	1,105,000	500,000	440,000	-	75,000	90,000	1,105,000	5,000
Illice, Barton and Fales Machine and Iron Co.,	15,500	3,000	-	247,100	150,000	97,100	None, .	-	None, .	247,100	1,500
South Reading Co-operative Association,	-	-	-	9,686	4,125	5,477	-	88	-	9,685	823

Star Mills,	-	-	\$25,196	\$180,000	\$75,373	-	-	-	1,900
Swain Turbine Company,	-	\$250,000	-	125,000	15,014	-	-	-	1,950
Suffolk Glass Company,	\$17,363	-	108,563	75,000	70,964	-	-	\$145,964	750
S. R. Nye Bay State Rate Company,	3,886	484	18,661	15,000	1,561	-	\$2,100	18,661	150
Sutton Cranberry Company,	-	-	5,000*	20,000	None, .	-	-	5,000*	200
Stonham Co-operative Shoe Company,	3,680	-	22,434	10,000	7,990	-	4,444	22,434	40
Stafford Mills,	116,868	6,500	817,370	550,000	174,522	-	65,348	817,370	5,500
Springfield Collar Company,	31,436	-	63,194	40,000	18,020	-	5,174	63,194	400
South Abington Workmen's Co-operative Grocery and Provision Association,	-	-	-	2,025	6,439	\$123	605	9,091	405
Salem and South Danvers Oil Company,	10,493	-	58,463	48,000	3,060	7,413	-	58,463	480
Southfield Whip Company,	4,940	827	12,886	9,500	3,034	352	352	12,886	95
Smith Paper Company,	133,901	-	580,607	250,000	182,228	123,379	-	580,607	2,500
Sagamore Mills,	66,129	-	905,388	464,798	440,590	-	-	905,388	4,763
Southworth Company,	25,304	11,857	140,945	40,000	10,811	-	90,134	140,945	400
Stevens Linen Works,	364,497	1,000	686,955	700,000	760,955	-	-	-	7,000
Somerset Co-operative Foundry Company,	19,333	17,151	77,830	30,000	17,361	24,466	6,000	77,830	300
Sandwich Workmen's Co-operative Ass'n.,	2,698	-	5,640	1,720	551	-	-	2,371	180
Salem Lead Company,	193,360	-	313,427	150,000	150,000	22,077	36,557	313,427	1,500

* Present value.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meet- ing.	Capital Stock as fixed by the Corporation.	Capital Paid In.	ASSETS. (Assets continued on page 98.)					Cash and Debits Receivable.
					Real Estate.	Land and Wa- ter Power.	Buildings.	Machinery.	Other Assets.	
Stoneham Co-operative Union,	1875. Mar. 11,	1875. Feb. 4,	\$4,000	\$3,310	-	-	\$1,700	-	\$3,946	\$251
Salem Gas Light Company,	Mar. 13,	Mar. 8,	300,000	300,000	\$130,558	\$71,580	55,978	\$230,505	8,198	28,332
Shove Mills,	Mar. 13,	Feb. 16,	550,000	304,098	319,064	139,186	179,898	-	-	40,690
Silver Lake Company,	Mar. 16,	Jan. 13,	75,000	75,000	50,000	-	-	17,061	73,465	14,315
Silver Lake Company (for 1874),	Mar. 16,	1874. Jan. 14,	75,000	75,000	50,000	-	-	25,370	90,064	17,678
Silver Lake Company (for 1872),	Mar. 16,	1873. Jan. 8,	75,000	75,000	50,000	-	-	24,424	-	16,101
Suffolk Coal Company,	Mar. 19,	1875. Mar. 2,	400,000	400,000	None, .	None, .	57,830	23,819	15,921	8,800
Slade Mills,	Mar. 26,	Jan. 26,	550,000	547,000	766,876	76,139	600,737	with buildings. }	235,760	108,235
Shaw Manufacturing Company,	Mar. 29,	Jan. 28,*	18,000	18,000	20,000	with real estate.	-	13,000	-	145,685
Shaws Union Air-Engine Company,	Apr. 15,	1873. Jan. 7,	300,000	300,000	-	-	-	-	-	-
Smith American Organ Company,	Apr. 20,	1875. Mar. 10,	300,000	300,000	31,360	-	-	86,106	-	221,101
Salem Foundry and Machine Shop (for 1872),	Apr. 20,	1872. Nov. 4,	25,000	25,000	14,093	-	-	19,331	24,128	10,633

	1873. Apr. 30,	1873. Nov. 3,	\$25,000	\$25,000	\$16,977	-	-	\$21,767	\$22,270	\$10,400
Salem Foundry and Machine Shop (for 1873),	Apr. 30,	Nov. 3,	\$25,000	\$25,000	\$16,977	-	-	\$21,767	\$22,270	\$10,400
Shawmut Iron Works,	Apr. 30,	Apr. 13,	30,000	30,000	55,823	with real estate.	10,000	10,000	with mach'y	192
Standard Lamp and Glass Pipe Company,	May 15,	1874. Apr. 14,	100,000	100,000	-	-	265	2,547	2,547	23,231†
Steel Refining and Tempering Co. (for 1874),	May 26,	Jan. -	24,000	24,000	None,	None,	None,	None,	-	10,000
Steel Refining and Tempering Company,	May 26,	1876. Jan. 6,	24,000	24,000	None,	None,	None,	None,	None,	10,000
Saunders Cotton Mills,	May 26,	May 11,	175,000	175,000	130,000	\$30,000	\$30,000	\$5,000	47,360	17,131
Sawyer Spindle Company,	May 26,	May 3,	125,000	125,000	-	-	-	-	-	6,220
Southern Berkshire Cheese Company,	May 31,	Jan. 18,	3,600	3,600	-	-	1,200	300	-	-
Secomb Oil Manufacturing Company,	June 2,	May 6,	50,000	50,000	20,000	-	5,000	10,000	-	15,000
Stockbridge Iron Company,	June 14,	June 2,	125,000	125,000	65,500	53,300	7,200	-	-	520
Salem Shade Roller Manufacturing Company,	June 15,	May 27,	60,800	60,800	-	-	-	2,525	1,222	6,915
South Boston Gas Light Company,	June 15,	Jan. 26,	440,000	440,000	167,353	97,353	70,000	387,495	-	45,212
Simpsons Patent Dry Dock Company,	June 16,	Feb. 15,	250,000	250,000	130,000	130,000	-	10,000	-	3,252
Salisbury Beech Plank Road Company,	June 25,	May 8,	10,000	10,000	5,000	None,	100	None,	100	665
Strangers Cylinder Saw and Machine Company,	June 26,	June 2,	20,000	20,000	11,560	with real estate.	3,000	3,000	-	7,906
South Sudbury Manufacturing Company,	June 29,	June 5,	60,000	60,000	6,000	800	5,200	30,261	65,562	30,680
Samoset Cotton Mills,	July 6,	May 1,	74,000	74,000	30,000	with real estate.	30,000	30,000	-	17,917
Stoughton Boot and Shoe Company,	July 10,	June 8,	35,000	35,000	12,500	1,000	11,500	9,707	-	56,318
Swift River Company,	July 17,	May 4,	36,000	36,000	24,597	with real estate.	24,594	24,594	-	112,720
South Reading Ice Company,	July 30,	June 24,	30,000	30,000	10,000	with R. E.	None,	None,	-	803

* Should have been held.

† One of these items is intended for profit and loss.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Block in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debt.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Stoneham Co-operative Union,	-	-	-	\$5,897	\$3,310	\$2,191	\$73	\$273	\$50	\$5,897	328
Salem Gas Light Company,	\$17,222	-	\$492	424,307	300,000	66,272	2,701	44,709	10,026	424,307	3,000
Shove Mills,	-	-	24,959	384,613	304,098	80,515	-	-	-	384,613	5,500
Silver Lake Company,	50,945	\$5,000	3,234	140,555	75,000	25,309	40,246	37,553	2,093	140,555	750
Silver Lake Company (for 1874),	63,391	10,000	-	166,334	75,000	48,353	42,981	40,140	2,841	166,334	750
Silver Lake Company (for 1873),	48,044	10,000	-	148,579	75,000	37,502	36,077	33,740	2,337	148,579	750
Suffolk Coal Company,	-	-	400,000	506,370	400,000	-	8,800	97,570	with { P. & L.	506,370	4,000
Slade Mills,	94,903	-	32,622	1,002,686	550,000	448,786	-	3,851	-	1,002,686	5,500
Shaw Manufacturing Company,	119,358	-	-	298,043	18,000	275,000	-	5,043	-	298,043	36
Shaws Union Air-Engine Company,	-	30,000*	-	300,000	300,000	86,731	-	-	-	386,731	3,000
Smith American Organ Company,	96,066	-	-	388,772	300,000	75,900	-	-	-	376,900	3,000
Salem Foundry and Machine Shop (for 1873),	12,110	-	1,275	57,562	25,000	22,230	-	10,333	-	57,562	250

Salem Foundry and Machine Shop (for 1872),	\$10,406	-	\$1,373	\$60,964	\$25,000	\$24,908	-	\$10,966	-	\$60,964	250
Shawmut Iron Works,	-	-	-	66,014	30,000	69,867	-	-	-	96,337	300
Standard Lamp and Glass Pipe Company,	12,116†	\$60,500	23,866	127,555	84,500	41,065	-	-	-	127,555	846
Steel Refining and Tempering Co. (for 1874),	None,	None,	None,	10,000	24,000	10,000	-	-	-	24,000	240
Steel Refining and Tempering Company,	None,	None,	None,	10,000	24,000	10,000	None,	None,	None,	24,000	240
Saunders Cotton Mills,	21,046	-	9,172	222,350	175,000	83,993	-	-	-	263,993	350
Sawyer Spindle Company,	27,541	125,000	-	157,762	125,000	4,871	-	27,991	with P. & L.	157,762	1,250
Southern Berkshire Cheese Company,	-	-	-	1,500	8,400	-	-	-	-	8,400	36
Secomb Oil Manufacturing Company,	-	-	-	50,000	50,000	-	-	-	-	50,000	1,000
Stockbridge Iron Company,	-	-	-	66,020	125,000	77,160	-	-	-	202,120	1,250
Salem Shade Roller Manufacturing Company,	13,077	29,660	11,506	64,884	60,800	4,094	-	-	-	64,884	608
South Boston Gas Light Company,	32,044	-	1,760	633,869	440,000	71,363	\$122,496	-	-	633,869	4,400
Simpsons Patent Dry Dock Company,	-	-	-	143,253	350,000	-	-	3,262	-	353,253	3,500
Sallabury Beach Plank Road Company,	None,	None,	None,	5,865	10,000	550	-	-	-	10,550	400
Stranges Cylinder Saw and Machine Company,	5,000	50	-	28,145	20,000	4,319	-	3,526	-	28,145	200
South Sudbury Manufacturing Company,	32,832	4,000	3,100	101,323	60,000	29,553	12,270	9,000	\$3,270	101,323	600
Samoset Cotton Mills,	11,972	-	3,500	93,339	74,000	18,347	-	-	1,042	93,339	740
Stoughton Boot and Shoe Company,	13,595	-	-	95,320	35,000	54,599	-	5,721	-	95,320	350
Swift River Company,	119,743	-	-	221,653	36,000	47,637	-	232,512	-	-	360
South Reading Ice Company,	None,	None,	None,	10,903	30,000	None,	-	None,	None,	30,000	1,200

† One of these items is intended for profit and loss.

* An error, intended for \$800,000.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION	When Certificate was Filed.	Date of Annual Meet. ing.	Capital Stock as fixed by the Corporation.	Capital paid in.	ASSETS. (Assets continued on page 102.)					Cash and Debit Receivable.
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	
Smith and Dove Manufacturing Company,	1875. Aug. 6,	1875. July 1,	\$300,000	\$300,000	None,	with real	estate.	\$67,898	-	\$129,519
Salem Laboratory Company,	Aug. 14,	July 28,	150,000	150,000	112,500	with	real	estate.	-	14,336
Saxonyville Mills,	Aug. 14,	July 26,	85,600	85,600	223,109	with real	estate.	148,740	-	364,323
Salem and New York Express Steamship Corporation,	Aug. 16,	May 12,	25,600	25,600	-	-	-	-	-	1,500
Somerset Iron Company,	Aug. 17,	June 28,	100,000	100,000	104,165	with real	estate.	30,000	-	57,195
Springfield Gas Light Company,	Aug. 24,	July 26,	500,000	400,000	426,707	\$42,046	\$384,652	with b'ld'g.	-	24,733
Sheffield Manufacturing Company,	Aug. 23,	Aug. 2,	15,000	15,000	5,300	4,500	800	3,067	-	2,856
Shoemakers Co-operative Company,	Sept. 21,	Jan. 4,*	4,000	3,050	None,	None,	None,	None,	None,	None.
Springfield Cigar Makers Co-operative Ass'n,	Sept. 24,	June 17,*	3,500	3,500	None,	None,	None,	None,	\$12,115	with O.A.
South Boston Iron Company,	Oct. 4,	July 19,	100,000	100,000	983,300	-	983,300	131,162	250,397	-
Salisbury Mills,	Nov. 2,	Sept. 30,	1,000,000	1,000,000	869,576	with	real	estate.	1,334,344	354,303
Simonds Manufacturing Company,	Nov. 17,	Sept. 6,	120,000	120,000	48,887	with real	estate.	43,757	-	70,611
South Reading Co-operative Association,	Dec. 20,	Nov. 20,	4,000	4,000	None,	None,	2,830	None,	6,364	-
Salem Foundry and Machine Shop,	Dec. 20,	Nov. 18,	25,000	25,000	18,076	-	-	21,466	19,397	7,193
Standard Sugar Refinery,	Dec. 21,	Oct. 5,	1,000,000	1,000,000	900,079	with	real	estate.	-	670,923

Taylor and Farley Organ Company,	Feb. 17,	Jan. 18,	\$150,000	\$150,000	\$85,488	-	-	-	\$13,405	-	\$94,832
Troy Cotton and Woolen Manufactory,	Feb. 27,	Feb. 2,	800,000	800,000	716,976	with	real	-	estate.	-	82,901
Thorndike Company,	Mar. 8,	Feb. 8,	450,000	450,000	307,168	with	real	-	estate.	-	118,183
Tudor Company,	Mar. 16,	Feb. 10,	600,000	600,000	338,000	with real	estate.	-	130,000	-	25,405
Taunton Brick Company,	Mar. 16,	Feb. 13,	75,000	75,000	35,444	\$37,932	\$7,512	\$7,412	27,665	\$7,412	11,131
Trentmont and Suffolk Mills,	Apr. 12,	Mar. 30,	1,200,000	1,200,000	731,786	with real	estate.	621,883	767,085	621,883	272,548
Thayer and Judd Paraffine Corporation,	Apr. 15,	Jan. 12,	300,000	300,000	30,000	-	-	-	47,414	-	33,316
Tufts Elevator Works,	Apr. 23,	Jan. 13,	125,000	125,000	-	-	-	-	-	-	19,308
Taconic Mills,	Apr. 27,	1873, Aug. 29,†	120,000	120,000	78,706	-	-	41,305	-	-	-
Tecumseh Mills,	May 5,	1876, Jan. 26,	350,000	345,000	512,337	96,708‡	415,649	94,027	474,341	-	39,261
Times Publishing Company,	June 2,	Apr. 15,	50,000	50,000	-	-	-	-	2,000	-	6,117
Taunton Locomotive Manufacturing Company,	June 3,	May 26,	218,500	218,500	57,144	235	with R. E.	5,000	56,000	5,000	117,473
Tully Mill Company,	June 12,	Feb. 12,	20,000	20,000	4,000	4,000	-	-	-	-	-
Taunton Tack Company,	June 12,	June 10,	120,000	120,000	34,000	4,000	30,000	136,068	26,000	136,068	52,272
Tucker Manufacturing Company,	June 16,	May 19,	254,776	254,776	-	-	-	17,451	-	17,451	211,459
Traveller Newspaper Association,	June 19,	June 7,	88,000	88,000	-	-	-	-	15,000	-	25,000
Taunton Copper Manufacturing Company,	June 25,	May 25,	900,000	900,000	301,676	with R. E.	-	677,469	170,420	677,469	144,520
Tufts Brick Manufacturing Company,	July 1,	May 11,	100,000	100,000	-	-	-	-	-	-	-
Telescopie Cup Company,	July 20,	1872, Mar. 27,	8,000	8,000	None,	None,	None,	None,	None,	None,	None.

* Shou'd have been held.

† Doubtful if held.

‡ With tenements.

		\$30,000	{ with patents. }	\$287,740	\$150,000	\$50,726	\$154,120	\$25,000	\$15,004	\$287,740	1,500
Taylor and Farley Organ Company, . . .		\$55,576	-								600
Troy Cotton and Woolen Manufactory, . .		93,913	-	843,190	300,000	36,000	-	506,190	-	843,190	450
Thorndike Company,		146,990	\$8,998	480,637	450,000	37,243	-	-	8,389	480,637	6,000
Tudor Company,		342,366	388,408	1,292,080	600,000	447,950	\$154,120	with reserves.	-	1,292,080	750
Taunton Brick Company,		37,720	-	109,371	76,000	22,693	-	1,699	-	109,371	12,000
Tremont and Suffolk Mills,		249,336	-	2,110,764	1,300,000	520,929	289,336	with reserves.	-	2,110,764	3,000
Thayer and Judd Paraffine Corporation, .		94,145	100,000	896,035	300,000	73,493	-	22,543	-	896,035	1,250
Tufts Elevator Works,		37,000	14,702§	171,607	125,000	46,607	-	-	-	171,607	1,200
Taconic Mills,		-	211,874||	331,874	120,000	-	-	-	-	349,348	310
Tecumseh Mills,		52,958	-	1,173,943	345,000	639,406	-	-	-	1,034,406	500
Times Publishing Company,		-	-	7,117	50,000	2,495	-	-	-	52,495	437
Taunton Locomotive Manufacturing Company,		58,029	-	293,931	218,500	20,805	-	54,626	-	293,931	200
Tully Mill Company,		-	1,250	5,350	20,000	6,800	-	-	-	26,800	240
Taunton Tack Company,		71,796	12,000	194,068	120,000	52,496	-	23,602	-	194,068	**2,548
Tucker Manufacturing Company,		54,156	-	283,066	254,776	14,220	-	-	42,460	311,456	88
Traveller Newspaper Association,		-	-	40,000	88,000	6,778	-	-	-	94,778	900
Taunton Copper Manufacturing Company, .		513,657	20,293	1,149,566	900,000	211,232	-	33,233	-	1,149,566	1,000
Tufts Brick Manufacturing Company, . . .		-	100,000 with P. R.	100,000	100,000	-	-	-	-	100,000	-
Telescope Cup Company,		None, .	None, .	-	8,000†	None, .	None, .	None, .	None, .	-	80

* Probably no present value.

† Loss.

‡ Nor legal liability.

§ Of which \$12,469 is "balance."

** As returned, 2,647 756-1000.

¶ Market value, nothing.

|| Difference between real and personal, and total assets.

Union Machine Company,	Feb. 26,	Jan. 30,	\$65,000	\$65,000	-	-	-	\$900	\$45,000	\$22,708	\$14,518
Upham Machine Company,	Feb. 26,	Jan. 26,	80,525	85,000	-	-	-	-	-	Unknown.	-
Union Furniture Company,	Mar. 2,	Feb. 1,	21,000	21,000	\$16,000	with	real	-	estate.	-	7,499
Union Glass Company,	Mar. 5,	Feb. 10,	150,000	150,000	88,707	with real	estate.	-	25,000	-	95,734
Union Belt Company,	Mar. 5,	Jan. 21,	24,000	24,000	-	-	-	-	8,556	676	16,028
United States Electric Light Company,	Mar. 20,	1874, Apr. 8,	500,000	500,000	-	-	-	-	-	510,000	-
Union Vice Company of Boston (for 1873),	Mar. 26,	1873, Jan. 14,	200,000	200,000	None,	None,	None,	None,	None,	-	1,284
Union Vice Company of Boston (for 1874),	Mar. 26,	1874, [†] Jan. 15,	200,000	200,000	None,	None,	None,	None,	None,	-	1,284
Union Paper Manufacturing Company,	Apr. 13,	1875, Feb. 25,	200,000	200,000	240,805	with	real	-	estate.	-	92,946
Uxbridge Cotton Mills,	June 13,	May 11,	125,000	125,000	55,400	\$14,500	40,900	-	40,768	None,	None.
United States Ventilation Company,	June 30,	May 31,	60,000	60,000	-	-	-	-	-	-	902
Union Ice Company,	July 6,	June 4,	30,000	30,000	32,200	35,700	3,500	-	-	1,053	1,000
Union Stone Company,	July 19,	June 30,	150,000	150,000	37,572	25,572	12,000	-	40,893	131,702	49,152
Union Company,	Dec. 23,	Nov. 27,	5,840	5,840	5,000	700	5,300	-	-	-	4,571
Valley Paper Company,	Jan. 27,	Jan. 21,	125,000	125,000	130,000	with real	estate.	-	20,000	-	99,360
Vapor Engine Company,	Mar. 18,	Jan. 27,	50,000	50,000 [†]	-	-	-	-	5,000	-	-
Ventilating Water Proof Shoe Company,	May 31,	1874, Oct. 28,	250,000	250,000	3,351	-	-	-	13,432	-	49,580
Vitrified Wheel and Emery Company,	Sept. 9,	1875, Sept. 6,	100,000	100,000	6,000	-	-	-	22,431	62,976	23,114

* Doubtful if held.

† Should have been held.

‡ In patent rights.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debt.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total	No. of Shares.
Taunton Iron Works Company,	\$51,229	-	-	\$107,229	\$67,500	\$35,102	-	\$3,577	-	\$107,229	135
Turners Falls Lumber Company,	5,838	-	\$28,414	87,333	78,300	25,195	-	16,162	-	87,333	733
Taunton Gas Light Company,	-	-	6,309	101,686	80,000	-	\$13,971	7,395	-	101,686	1,000
Topoka and James Creek Consolidated Gold and Silver Mining Company (for 1874), . .	-	-	-	-	20,000	-	-	-	-	-	-
Topoka and James Creek Consolidated Gold and Silver Mining Company,	-	-	-	-	30,000	-	-	-	-	-	-
Turners Falls Company,	-	-	6,668	368,298	300,000	68,193	-	106	-	368,298	3,000
Taunton Oil Cloth Company,	11,559	-	-	24,633	25,000	8,996	-	693	-	24,633	250
Taunton Cotton and Machine Company, . .	5,944	-	6,384	72,193	65,500	16,668	-	-	-	72,193	555
Tremont Nail Company,	94,524	-	-	154,011	100,000	24,197	-	29,814	-	154,011	1,000
Union Mill Company,	122,199	-	-	898,950	155,000	279,708	-	-	-	434,708	155
United States Manufacturing Company, . .	5,000	-	-	25,000	100,000	80,000	-	-	-	180,000	1,000
Union Comb Company,	19,748	-	1,763	76,144	44,000	18,815	-	22,064	-	86,499	440
Union Vase Company of Boston,	None.	None.	199,250-1	200,543	200,000	543	-	None.	None.	200,543	2,000

Union Machine Company,	\$5,374	\$51,320*	\$119,957	\$65,000	\$64,967	-	-	-	\$119,957	650
Upham Machine Company,	-	-	-	35,000	-	-	-	-	-	336
Union Furniture Company,	13,007	-	37,306	21,000	16,715	-	\$591	\$1,000	37,306	210
Union Glass Company,	49,956	7,000	236,397	150,000	8,780	-	77,617	{ with P. & L. }	236,397	1,500
Union Belt Company,	21,135	-	46,391	24,000	11,649	\$6,375	3,868	-	46,391	940
United States Electric Light Company,	-	-	510,000	500,000	None.	-	-	-	-	6,000
Union Vise Company of Boston (for 1873),	None, .	199,259*	200,543	200,000	543	None, .	None, .	None, .	200,543	2,000
Union Vise Company of Boston (for 1874),	None, .	199,259*	200,543	200,000	543	None, .	None, .	None, .	200,543	2,000
Union Paper Manufacturing Company,	101,232	6,967	441,950	200,000	191,660	-	50,269	-	441,950	2,000
Uxbridge Cotton Mills,	29,830	-	125,988	125,000	None.	None, .	988	-	125,988	250
United States Ventilation Company,	550	5,652*	62,103	60,000	2,103	-	-	-	62,103	600
Union Ice Company,	3,000	7,026	51,278	30,000	14,552	-	6,725	-	51,278	300
Union Stone Company,	60,585	11,431	210,166	150,000	9,389	-	50,777	-	210,166	1,500
Union Company,	5,120	-	18,791	5,940	7,757	-	-	-	18,597	591
Valley Paper Company,	47,068	-	296,458	125,000	60,642	66,240†	19,467	25,000	296,458	1,250
Vapor Engine Company,	-	-	56,000	50,000‡	10,040	-	-	-	60,040	500
Ventilating Water Proof Shoe Company,	10,419	-	312,232	250,000	60,171	-	2,111	-	312,232	2,500
Vitrified Wheel and Emery Company,	-	-	158,520§	100,000	34,387	-	24,134	-	158,510||	1,000

* Profit and loss.

† Including dividend of \$12,500.

‡ In patent rights.

§ Error, should be \$104,621.

|| Error, should be \$158,520.

Abstract of CERTIFICATES OF CONDITION OF Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filled.	Date of Annual Meeting.	Capital Stock as fixed by the Corporation.	Capital paid in.	ASSETS. (Assets continued on page 110.)					
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	Cash and Debts Receivable.
Vulcan Furnace Company,	1875, Oct. 23,	1876, Sept. 27,	\$55,000	\$55,000	\$94,630	-	-	-	-	\$518
Ventilating Water Proof Shoe Company (2d Return),	Nov. 22,	Oct. 21,	250,000	250,000	3,000	-	-	\$16,352	-	71,876
Vendome Hotel Company,	Dec. 21,	Oct. 5,	225,000	225,000	421,000	with real estate.	-	-	\$22,820	-
Worcester Gas Light Company,	Jan. 22,	Jan. 20,	500,000	500,000	129,000	with real estate.	410,581	-	-	18,316
Wildor Stove Shelf and Machine Company,	Jan. 27,	Jan. 5,	15,000	15,000	-	-	-	1,000	-	3,371
Winchendon Mill Company,	Feb. 16,	Jan. 11,	7,000	7,000	7,376	\$1,076	\$6,300	1,300	-	1,911
Wood and Light Machine Company,	Feb. 19,	Jan. 19,	160,000	160,000	92,801	34,208	58,593	97,934	-	54,289
Williams Manufacturing Company,	Feb. 23,	Jan. 18,	50,000	50,000	33,000	with real estate.	-	7,000	-	33,384
Wright Manufacturing Company,	Feb. 23,	Jan. 19,	60,000	60,000	28,128	with real estate.	-	20,000	-	58,743
Weetance Mills,	Mar. 1,	Jan. 27,	550,000	550,000	22,300	-	293,105	299,205	33,552	50,466
Wampanoag Mills,	Mar. 3,	Jan. 25,	400,000	400,000	264,049	37,000	227,949	302,464	-	43,302
Whiting Paper Company,	Mar. 4,	1874, Nov. 18,	300,000	300,000	201,158	with real estate.	-	160,000	-	248,687
Warren Cotton Mills,	Mar. 9,	1875, Feb. -,	450,000	450,000	389,927	with real estate.	-	-	-	200,442

Waltham Gas Light Company, . . .	Mar. 11,	Jan. 20,	\$100,000	\$100,000	\$2,500	-	with real estate.	\$9,200	\$79,448	-	\$9,372
Wenham Co-operative Union, . . .	Mar. 12,	Jan. 12,	5,000	5,000	5,978	-	with real estate.	-	-	-	6,668
Williamstown Manufacturing Company, . .	Mar. 19,	Jan. 27,	300,000	300,000	228,000	-	with real estate.	-	-	-	26,496
Wakefield Real Estate and Building Association (for 1873),	Mar. 19,	Jan. 16,	100,000	100,000	65,143	-	-	-	-	\$48,867	-
Wakefield Real Estate and Building Association (for 1873),	Mar. 19,	Jan. 16,	100,000	100,000	68,996	-	-	-	-	128,604	-
Wakefield Real Estate and Building Association (for 1874),	Mar. 19,	Jan. 21,	200,000	200,000	83,646	-	-	-	-	187,335	187,335
West Boylston Manufacturing Company, . .	Mar. 20,	Feb. 16,	80,000	80,000	68,300	\$11,000	57,300	94,486	142,932	40,048	40,048
Williston Mills,	Mar. 22,	Mar. 2,	350,000	350,000	355,709	with real estate.	-	353,409	145,150	66,482	66,482
Westfield Gas Light Company,	Mar. 22,	Jan. 27,	54,000	54,000	60,000	with real estate.	-	-	-	2,575	2,575
Winn Lock Company,	Mar. 24,	Feb. 4,	12,000	12,000	None,	None,	None,	5,471	None,	594	594
West and Lee Game and Printing Company, .	Mar. 29,	Mar. 1,	50,000	50,000	5,777	-	-	19,684	-	19,315	19,315
Wenham Lake Ice Company (for 1874), . .	Mar. 30,	Dec. 5,	25,000	25,000	-	23,000	22,000	-	-	10,000	10,000
Wakefield Real Estate and Building Association,	Mar. 31,	Jan. 13,	200,000	200,000	101,120	-	-	-	-	108,489	108,489
Worcester Steam Mill Company,	Apr. 22,	Feb. 1,	16,000	16,000	10,000	-	-	-	10,000	60	1,027
Worthy Paper Company,	Apr. 28,	Jan. 20,	100,000	100,000	93,969	with real estate.	-	40,544	39,299	9,493	9,493
Williston Mills (for 1874),	Apr. 28,	Feb. 10,	350,000	350,000	355,709	with real estate.	-	264,837	132,387	85,588	85,588
Wakefield Rattan Company,	May 7,	Feb. 1,	1,000,000	1,000,000	441,000	162,050	278,950	231,856	-	229,831	229,831
Washington Mills Emery Manufacturing Co.,	May 7,	May 3,	100,000	100,000	15,000	with real estate.	-	3,000	-	12,356	12,356

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debit.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Vulcan Furnace Company,	-	-	-	\$95,156	\$55,000	\$40,156	-	-	-	\$95,156	550
Ventilating Water Proof Shoe Company (2d Return),	\$10,656	\$235,000	-	335,782	250,000	85,782	-	-	-	335,782	2,500
Vendome Hotel Company,	-	-	-	450,820	225,000	222,165	\$3,655	-	-	450,820	2,250
Worcester Gas Light Company,	29,546	-	\$91,089	678,532	500,000	149,090	-	\$22,490	\$6,952	678,532	5,000
Wilder Stove Shelf and Machine Company, .	992	13,147	-	18,510	15,000	3,510	-	-	-	18,510	150
Winchendon Mill Company,	-	-	-	10,486	7,000	4,500	-	-	-	11,500	70
Wood and Light Machine Company,	104,468	10,000	11,000	372,432	160,000	199,732	-	-	12,750	372,432	2,000
Williams Manufacturing Company,	25,563	-	-	112,247	50,000	17,994	30,000	4,253	10,000	112,247	500
Wright Manufacturing Company,	24,037	-	-	131,906	60,000	64,919	-	6,986	-	131,906	600
Weetamoo Mills,	141,622	-	2,624	945,875	550,000	395,875	-	-	-	945,875	5,500
Wampanoag Mills,	57,688	-	6,918	675,321	400,000	175,340	-	94,981	-	675,321	4,000
Whiting Paper Company,	184,100	-	-	925,825	300,000	200,239	-	345,586	150,000	925,825	2,000
Warren Cotton Mills,	109,573	-	-	608,540	450,000	237,355	3,785	-	7,698	608,540	450

Waltham Gas Light Company,	\$0,323	-	-	\$110,545	\$100,000	\$4,000	-	\$6,543	-	\$110,545	1,000
Wenham Co-operative Union,	-	-	\$2,415	13,046	5,000	6,819	-	2,187	-	13,046	500
Williamstown Manufacturing Company, . .	23,750	-	-	284,246	300,000	142,085	-	-	-	443,085	5,000
Wakefield Real Estate and Building Association (for 1873),	-	-	15,977	129,987	94,100	18,317	-	15,570	-	129,987	941
Wakefield Real Estate and Building Association (for 1873),	-	-	1,387	188,890	98,400	23,760	-	66,730	-	188,890	984
Wakefield Real Estate and Building Association (for 1874),	-	-	-	220,980	200,000	18,171	-	2,800	-	220,980	2,000
West Boylston Manufacturing Company, .	107,643	-	1,241	311,717	80,000	166,917	\$51,675	-	\$5,125	311,717	800
Williston Mills,	74,168	-	5,800	864,328	350,000	156,852	-	14,687	342,839*	864,328	3,500
Westfield Gas Light Company,	2,740	-	-	65,315	54,000	3,000	3,240†	5,075	-	65,315	540
Winn Lock Company,	2,310	-	2,775†	11,080	10,725	855	-	-	-	11,080	120
West and Lee Game and Printing Company, .	26,210	\$54,554	6,157	120,697	50,000	69,224	-	1,473	-	120,697	500
Wenham Lake Ice Company (for 1874), . .	-	-	11,000	65,000	25,000	30,000	-	11,000	-	65,000	250
Wakefield Real Estate and Building Assoc'n,	-	-	-	209,609	200,000	7,256	-	2,353	-	209,609	2,000
Wamsott Steam Mill Company,	-	-	-	21,077	16,000	5,077	-	-	-	21,077	160
Worthy Paper Company,	29,776	-	-	173,482	100,000	67,708	5,779	-	-	173,482	1,000
Williston Mills (for 1874),	46,799	-	-	862,683	350,000	165,354	-	-	-	515,354	3,500
Wakefield Rattan Company,	382,985	6,500	31,751	1,803,753	1,000,000	237,064	-	66,639	400,000	1,237,064	10,000
Washington Mills Emery Manufacturing Co.,	37,568	-	-	68,904	100,000	4,613	-	-	-	104,613	1,000

* Nominal.

† Annual dividend.

‡ Of which \$2,748.43 is profit and loss.

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	When Certificate was Filed.	Date of Annual Meeting.	Capital Stock as fixed by the Corporation.	Capital paid in.	ASSETS. (Assets continued on page 114.)					
					Real Estate.	Land and Water Power.	Buildings.	Machinery.	Other Assets.	Cash and Debt Receivable.
Woodman Pebbling Machine Company, . . .	1875, May 10,	1875, Feb. 2,	\$10,000	\$10,000	None,	None,	None,	None,	None,	None.
Washburn Iron Company, . . .	May 31,	May 6,	500,000	500,000	-	-	\$150,000	\$100,000	\$200,379	{ with oth. assets. }
Wason Manufacturing Company, . . .	June 5,	Feb. 15,	150,000	150,000	\$414,000	with real estate.	real	estate.	359,206	{ with oth. assets. }
Ward Mining Company, . . .	June 12,	June 9,	30,000	30,000	20,253	with real estate.	estate.	967	83,115	\$166
Washburn and Moen Manufacturing Co., . .	June 16,	May 25,	1,500,000	1,500,000	\$16,657	\$273,707	541,850	441,879	-	256,531
Walworth Manufacturing Company, . . .	June 30,	June 2,	400,000	400,000	-	-	-	123,089	674,030	314,056
Wollaston Foundry Company, . . .	July 29,	July 29,	30,000	30,000	13,000	5,000	8,000	9,506	10,738	5,186
Weymouth Iron Company, . . .	Aug. 17,	June 23,	150,000	150,000	70,000	with real estate.	estate.	with real estate.	-	76,803
Westfield Cigar Makers Co-operative Ass'n, .	Aug. 21,	July 20,	1,350	1,350	-	-	-	-	-	6,000
Wells River Manufacturing Company, . . .	Sept. 14,	Jan. 22,	50,000	50,000	56,251	54,000	2,251	716	-	9,232
Ware River Manufacturing Company, . . .	Sept. 15,	June 1,	5,000	5,000	5,000	5,000	-	-	-	-
Warren Paper Company, . . .	Sept. 20,	None,	100,000	None,	None,	None,	None,	None,	None,	None.
Wheeler Cotton Mills, . . .	Sept. 23,	June 7,	80,000	80,000	82,613	with real estate.	estate.	23,010	2,390	9,143
Wilbraham Woolen Company, . . .	Sept. 25,	Aug. 7,	45,000	45,000	15,000	10,000	5,000	17,000	24,319	5,554
Whitman and Miles Manufacturing Company, .	Sept. 27,	Sept. 1,	300,000	300,000	94,188	with real estate.	estate.	17,923	-	392,336

[illegible]

Abstract of CERTIFICATES OF CONDITION of Corporations, etc.—Continued.

NAME OF CORPORATION.	ASSETS—Con.				LIABILITIES.						
	Manufactures, Materials and Stock in Pro- cess.	Patent Rights.	Miscellaneous.	Total.	Capital Stock.	Debt.	Reserves.	Balance Profit and Loss.	Reserve for De- preciation.	Total.	No. of Shares.
Woodman Pebbling Machine Company, . .	None, .	None, .	None, .	None, .	\$10,000	\$2,000	None, .	-	None, .	-	100
Washburn Iron Company,	with O. A.	-	-	\$459,379	500,000	10,823	-	-	-	\$510,823	5,000
Wason Manufacturing Company,	with	other	assets.	775,206	150,000	330,015	-	\$263,190	\$30,000	775,206	1,500
Ward Mining Company,	-	-	\$300	83,800	30,000	23,800	-	-	-	83,800	300
Washburn and Moen Manufacturing Co., .	\$401,652	-	-	1,915,669	1,600,000	248,100	\$167,669	-	-	1,915,669	15,000
Walworth Manufacturing Company, . . .	231,609	\$7,600	129,156	797,719	400,000	296,849	101,870	101,870	-	797,719	4,000
Wollaston Foundry Company,	15,090	-	960 ⁰⁰	54,486	30,000	24,486	-	-	-	54,486	300
Weymouth Iron Company,	198,672	14,162 ¹	-	359,437	150,000	209,437	-	-	-	359,437	300
Westfield Cigar Makers Co-operative Ass'n, .	5,900	25	-	11,925	1,350	8,111	-	-	-	-	9
Wells River Manufacturing Company, . . .	16,764	-	-	82,943	50,000	32,943	-	-	-	82,943	500
Ware River Manufacturing Company, . . .	-	-	-	5,000	5,000	-	-	-	-	5,000	40
Warren Paper Company,	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	None, .	1,000
Wheeler Cotton Mills,	19,508	-	-	96,564	80,000	15,349	-	215	-	96,564	800
Wilbraham Woolen Company,	28,603	-	-	92,675	45,000	47,675	None, .	None, .	None, .	92,675	400
Whitman and Miles Manufacturing Company, .	30,601	-	-	637,008	300,000	118,241	-	118,602	-	637,008	8,000

Walter Heywood Chair Company, . . .	\$310,321	\$800	\$3,536	\$715,423	\$240,000	\$429,920	-	\$49,903	-	\$715,423	2,400
West Amesbury Manufacturing Company, .	21,127	-	2,692	68,816	40,280	19,252	\$8,004	8,220	-	68,816	806
Whittier Machine Company, . . .	61,314	10,000	-	271,507	180,000	110,762	-	10,745	-	271,507	1,500
Wamselt Power Company, . . .	-	-	36,656	243,754	70,000	121,616	62,168½	-	-	243,754	700
Wiley and Russell Manufacturing Company, .	42,868	-	-	91,018	40,000	42,062	-	-	\$8,946	91,018	400
Woburn Gas Light Company, . . .	1,675	-	-	-	45,100	-	-	-	-	-	451
Wamsutta Mills, . . .	685,117	-	-	3,727,429	2,267,780	1,268,051	-	191,699	-	3,727,429	20,000
Wenham Lake Ice Company, . . .	7,000	-	4,200	68,500	25,000	43,500	-	-	-	68,500	250

* Loss.

† Profit and loss.

‡ Unpaid dividends.

RECAPITULATION.

ANNUAL RETURNS, OR CERTIFICATES OF CONDITION.	Number, Assets, and Liabilities of Cor- porations.	Deduct for Dupli- cates.	Total.
Number of Certificates,	747	80	717
Capital Stock as fixed by the Corporation, . .	\$144,781,667	\$3,302,815	\$141,478,752
Capital paid in,	142,762,182	3,176,791	139,585,341
ASSETS.			
Real Estate:	89,719,917	1,934,591	87,785,326
Land and Water Power,	7,748,792	183,800	7,615,192
Buildings,	17,390,239	150,163	17,240,076
Machinery,	37,536,118	586,277	36,950,841
Other Assets:	36,401,551	879,800	35,521,951
Cash and Debts Receivable,	41,866,957	460,982	41,406,025
Manufactures, Materials and Stock in Process,	53,226,961	321,814	52,904,147
Patent Rights,	5,720,732	778,000	4,942,732
Miscellaneous,	10,245,767	892,352	9,353,415
Total,	245,905,620	6,101,836	239,803,784
LIABILITIES.			
Capital Stock,	142,547,834	3,196,791	139,351,043
Debts,	82,243,489	1,340,269	80,903,220
Reserves:	15,758,372	79,808	15,678,564
Balance Profit and Loss,	16,730,150	224,167	16,505,992
Reserve for Depreciation,	4,731,743	22,778	4,708,965
Total,	245,783,329	3,887,367	241,895,962

GENERAL STATEMENT FOR 1875.

Capital Stock of 85 corporations, organized under Act of 1870, chapter 224, section 11, January 1 to December 31, 1875,	\$5,352,650
Twenty-seven corporations, organized under the same section and chapter, to whom have been issued certificates of incorporation, under Acts in addition to chapter 224 of 1870, without specified capital, or of shares therein.	,
Capital Stock of 3 corporations, reorganized under Act of 1870, chapter 224, section 12, for the year 1875,	175,000
One corporation, reorganized under Act of 1875, chapter 49, section 2, without capital.	
Capital Stock of 1 company, organized under chapter 61 General Statutes, and filed in 1875,	40,000
Total,	<u>\$5,567,650</u>
Capital Stock of 9 insurance companies, organized under Act of 1872, chapter 375, section 9, January 1 to December 31, 1875, and 1 mutual company without capital,	<u>\$2,200,000</u>
Capital Stock of 2 railroad corporations, organized under Act of 1872, chapter 53, section 10, and 1874, chapter 372, section 29, for the year 1875,	\$300,000
Capital Stock of 1 railway corporation, organized under Act of 1874, chapter 29, section 8,	70,000
Total,	<u>\$370,000</u>

Amount of capital of 86 corporations, certified as paid in under Act of 1870, chapter 224, section 32, and 1875, chapter 177, section 2,	\$6,899,050
Amount of capital of 1 company, organized under chapter 61 General Statutes, certified as paid in,	40,000
Amount of capital of 9 insurance companies,	2,200,000
Amount of capital of 5 railroad companies, certified as paid in, wholly or in part, under chapter 333 of 1871, 53 of 1872, and 351 and 372 of 1874,	866,635
Amount of capital of 1 railway (street) company, certified as paid in under chapters 29 and 260 of 1874,	70,000
Total,	\$10,075,685
Capital invested in real estate by 23 corporations, under 1870, chapter 224, section 32, and amendment,	\$711,431
Capital invested in personal estate by 56 corporations, under same Act and amendment,	2,840,235
Capital invested in mixed estate by 20 corporations, under same Act and amendment,	2,675,550
In cash on hand, 32 corporations certifying,	671,834
One company, organized under chapter 61 General Statutes, not required to certify how capital is invested,	40,000
Three railroad and railway companies not required to certify how capital is invested,	370,000
Nine insurance companies not required to certify how capital is invested,	2,200,000
Total,	\$9,509,050
From 21 corporations, organized in 1874, no certificates of the payment and investment of capital have been filed, amount of whose chartered capital was	\$600,100
Twenty-seven corporations, under provisions of chapter 375 of 1874, not required to have capital.	
Increase of capital of 15 existing joint stock corporations, under 1870, chapter 224, section 34,	\$1,053,850
Amount thereof paid in,	856,050
Increase of capital of 2 existing railroad corporations authorized to increase, under chapter 53 of 1872, and chapter 372 of 1874,	\$230,000

Increase of capital of 2 existing insurance companies, under 1872, chapter 375, sections 13 and 19, . . .	\$800,000
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Reduction of capital of 13 existing joint stock cor- porations, amount of decrease,	\$745,800
Amount of present capital stock,	1,546,800

Confirmation of organization of 2 corporations, cer- tified to under section 66 of chapter 224 of 1870. Capital,	\$375,000
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Confirmation of proceedings of 2 corporations, cer- tified to under section 2, chapter 349 of 1874. Capital,	\$875,000
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CERTIFICATES OF CONDITION, OR ANNUAL RETURNS FOR 1875.

Condition of 717 corporations, as certified under sec-
tion 33, chapter 224 of 1870, and amendment,
under section 1, chapter 349 of 1874 (747 certificates
filed, 30 of which were for former years).

Capital Stock as fixed by the corporations. Total, .	\$141,478,752
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Amount thereof paid in. Total,	139,585,341
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Assets, as follows:—

Real Estate. Total,	\$87,785,326
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Land and Water Power. Total,	7,615,192
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Buildings. Total,	17,240,076
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Machinery. Total,	36,950,841
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Other Assets: (sometimes returned as total, often only miscellaneous). Total,	35,521,951
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Cash and Debts receivable. Total,	41,406,025
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Manufactures, Materials and Stock in process. Total,	52,904,147
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Patent Rights. Total,	4,942,732
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Miscellaneous. Total,	\$9,353,415
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Depreciation, Profit and Loss, etc., returned by altering the form of certificate. Total,	2,382,142
	7,021,273

Total Assets, as returned,	\$239,803,784
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Liabilities, as follows:—

Capital Stock. Total,	\$139,351,043
Debts. Total,	80,903,220
Reserves: (this sub-heading does not indicate total reserves, as the returns are made). Total, .	15,678,564
Balance, Profit and Loss. Total,	16,505,992
Reserve for Depreciation. Total,	4,708,965
<hr/>	
Total Liabilities, as returned,	\$241,895,962

**FEES PAYABLE IN THE SECRETARY'S DEPARTMENT UNDER
THE CORPORATION ACT OF 1870, CHAPTER 224, AND
AMENDMENTS THERETO, AND OTHER ACTS FOR THE FORM-
ATION OF CORPORATIONS.**

For filing and recording the CERTIFICATE OF ORGANIZATION, including the Agreement of Association, together with the issuing of the Secretary's CERTIFICATE OF INCORPORATION having "the force and effect of a special charter," under sections 11 and 12 of chapter 224 of 1870, *one-twentieth of one per cent. of the amount of the capital stock as fixed by the agreement of the Association.*

This fee (chapter 356 of 1871) shall not be less in any case than *five dollars*, nor shall it exceed *two hundred dollars*.

For filing and recording the CERTIFICATE OF ORGANIZATION, including the Agreement of Association, and issuing the Secretary's CERTIFICATE OF INCORPORATION, under section 4 of chapter 375 of 1874, or under section 2 of chapter 49 of 1875, FIVE DOLLARS.

For filing and recording the CERTIFICATE OF PAYMENT OF CAPITAL, under section 32, chapter 224 of 1870, ONE DOLLAR.

For filing and recording the CERTIFICATE OF CONDITION (or *annual return*) under section 33, chapter 224 of 1870, and as amended by chapter 349 of 1874, section 1, FIVE DOLLARS.

For filing and recording the CERTIFICATE OF INCREASE OF CAPITAL, under section 34, chapter 224 of 1870, *as amended by chapter 356 of 1871, "one-twentieth of one per cent. of the amount by which the Capital is increased: provided, that the amount so to be paid shall not, when added to the amount or amounts previously paid for filing and recording certificates under section 11 or section 12 and under section 34 of said Act" (chapter 224 of 1870), "exceed in any case the sum of two hundred dollars."*

For filing and recording the CERTIFICATE OF REDUCTION OF CAPITAL, under section 35, chapter 224 of 1870, ONE DOLLAR.

For filing and recording the CERTIFICATE OF AUTHORIZATION, under sections 36 and 54, chapter 224 of 1870, ONE DOLLAR.

For filing and recording the CERTIFICATE OF CONFIRMATION OF ORGANIZATION, under section 66, chapter 224 of 1870, ONE DOLLAR.

For filing and recording CERTIFICATE OF CONFIRMATION OF PROCEEDINGS, under section 2, chapter 349 of 1874, ONE DOLLAR, or TWENTY-FIVE CENTS EACH PAGE.

For official copies of any of the records mentioned in chapter 224 of 1870, TWENTY-FIVE CENTS EACH PAGE, and twenty-five cents for the certificate of the same.

For filing and recording the CERTIFICATES OF ORGANIZATION of companies formed under chapter 133 of 1851, or chapter 61 of the General Statutes, previous to June 9, 1870, and not before recorded, FIVE DOLLARS.

RAILROAD AND RAILWAY CORPORATIONS.

For filing the CERTIFICATE OF SUBSCRIPTION, *and of partial payment of Capital Stock*, under chapter 333 of 1871, and chapter 372 of 1874, section 47, FIFTY DOLLARS.

For filing and recording the certificate relating to BRANCHES AND EXTENSIONS of railroads, under chapter 372 of 1874, section 31, FIFTY DOLLARS.

For filing and recording the ARTICLES OF ASSOCIATION, and accompanying CERTIFICATES, and issuing the Secretary's Certificate of Incorporation, under chapter 53 of 1872, chapter 29 of 1874, section 8, and chapter 372 of 1874, section 29, FIFTY DOLLARS.

For filing *and recording* the CERTIFICATE OF INCREASE OF CAPITAL of railroad corporations, under chapter 53 of 1872, chapter 372 of 1874, or under Special Acts of Incorporation, ONE DOLLAR.

INSURANCE CORPORATIONS.

Fees under Chapter 375 of 1872.

For filing and recording the CERTIFICATE OF ORGANIZATION, including the Agreement of Association, together with the issuing of the Secretary's *Certificate of Incorporation*, having "the force and effect of a special charter," under section 9 of chapter 375 of 1872, TWENTY-FIVE DOLLARS.

For filing and recording the CERTIFICATE OF INCREASE OF CAPITAL, or of GUARANTEE FUND, under section 13, chapter 375 of 1872, FIVE DOLLARS.

For filing *and recording* the CERTIFICATE mentioned in section 19, chapter 375 of 1872, ONE DOLLAR.

GENERAL LAWS UNDER WHICH CORPORATIONS MAY BE
FORMED.

Chapter 224 of 1870. Formation of Manufacturing and other Corporations.

Chapter 53 of 1872. Formation of Railroad Corporations.

Chapter 217 of 1872. Formation of Library Corporations; Chapter 326 of 1872, amendment.

Chapter 244 of 1872. Formation of Hotel and Public Hall Corporations.

Chapter 375 of 1872. Formation of Insurance Companies, and for other purposes.

Chapter 167 of 1873. Formation of Companies to Insure against Loss or Damage by breakage of Plate Glass, and for other purposes.

Chapter 179 of 1873. Formation of Common Carrier Corporations.

Chapter 182 of 1873. Formation of Insurance Companies, Amendment.

Chapter 29 of 1874. Formation of Street Railway Corporations.

Chapter 165 of 1874. Formation of Corporations for any purpose, except Banking and Land Companies.

Chapter 295 of 1874. Formation of Swine-slaughtering Associations.

Chapter 298 of 1874. Formation of Railroad Corporations, narrow gauge.

Chapter 372 of 1874. Formation of Railroad Corporations, "General Railroad Act."

Chapter 375 of 1874. Formation of Religious and Charitable Corporations, etc., etc.

Chapter 351 of 1874. To authorize and regulate the building of Branches and Extensions by Railroad Corporations.

Chapter 49 of 1875. Formation of Religious and Charitable Corporations, etc., etc.; Reorganization of the same, amendment to 1874, chapter 375.

Chapter 107 of 1875. Relating to 1874, chapter 375.

Chapter 177 of 1875. Amendments to General Corporation Act, chapter 224 of 1870.

Chapter 225 of 1875. Amendment to the same, and to 1873, chapter 179.

The General Statutes. Certain chapters which have not been repealed.

TABLE I.—*Aggregates under the Corporation Laws of the several classes of Corporations whose Certificates of Organization have been filed in the Secretary's Department.*

JOINT STOCK COMPANIES, UNDER FORMER LAWS.

Y E A R S.	No. of Corporations organized.	Amount of Capital.	Average Capital to each Corporation.	No. of Corporations paying in.	Amount of Capital paid in.	Average paid in to each Corporation.	INCREASE OF CAPITAL.			REDUCTION OF CAPITAL.		
							No. of Corporations.	Amount of In-crease.	Am't paid in.	No. of Corporations.	Amount of De-crease.	Am't of present Capital Block.
1851 to 1874,	971	\$143,858,758	\$148,157	971	\$125,363,725	\$129,110	100	\$5,040,742	\$7,556,480	20	\$3,842,800	-
1875,	1	40,000	40,000	1	40,000	40,000	-	-	-	-	-	-
Total..	972	\$143,898,758	\$148,044	972	\$125,403,725	\$129,016	100	\$5,040,742	\$7,556,480	20	\$3,842,800	-

CORPORATIONS UNDER ACT, CHAP. 224 OF 1870, SECT. 11, AND AMENDMENTS.

1870 to 1874,	374	\$37,063,210	\$99,073	204	\$32,019,314	\$111,972	180	\$11,774,740	\$11,766,740	42	\$5,557,950	\$4,603,150
	12	Without capital. May hold real and personal estate not exceeding \$500,000.					-	-	-	-	-	-
	386						-	-	-	-	-	-
1875,	27	5,362,650	62,972	86	6,899,050	80,222	15	1,043,850	856,050	13	745,800	1,546,300
	85	Total, no capital, 30; with capital,					145	\$12,825,690	\$12,822,700	55	\$6,303,750	\$6,239,450
	450											

CORPORATIONS REORGANIZED UNDER CHAP. 224 OF 1870, SECT. 12, AND CHAP. 49 OF 1875, SECT. 2.

1870 to 1874,	24	\$5,502,000	-	-	-	-	-	-	-
1875,	4	175,000	-	-	-	-	-	-	-
Total,	28	\$5,677,000	-	-	-	-	-	-	-

INSURANCE CORPORATIONS, UNDER ACT, CHAP. 375 OF 1872.

1872 and 1873,	18	\$4,450,000	-	15	\$4,450,000	\$295,607	4	\$400,000	\$400,000
1874,	None.	-	-	-	-	-	None.	-	-
1875,	9	2,300,000	\$244,444	9	2,300,000	244,444	2	300,000	300,000
Total,	27	\$6,550,000	\$244,398	24	\$6,650,000	\$277,053	6	\$700,000	\$700,000

RAILROAD COMPANIES, UNDER ACT, CHAP. 53 OF 1872 AND CHAP. 372 OF 1874.

1873 and 1874,	6	\$660,000	\$110,000	6	\$66,000	\$11,000	3	\$325,000	-
1875,	2	300,000	150,000	2	30,000	15,000	2	280,000	-
Total,	8	\$960,000	\$120,000	8	\$96,000	\$12,000	5	\$555,000	-

RAILWAY COMPANIES (STREET), UNDER ACT, CHAP. 29 OF 1874.

1875,	1	\$70,000	\$70,000	1	\$70,000	\$70,000	-	-	-
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TABLE II.—Annual Returns, Aggregates under the General Law, Chap. 224 of 1870, Sect. 33. Certificates of Condition.

Y E A R S.	No. of Corporations certifying.	Amount of Capital Block paid in.	Am't invested in Real Estate.	Am't invested in Personal Estate.	Amount in Mixed Estate.	Price paid for the same.	Then estimated Value.	Amount of Property owned by, and of Debts due the Corporations.	Existing demands against the Corporations.
1870 (124 during the year and 57 subsequently),	181	\$30,010,227	\$21,570,120	\$20,215,538	\$589,575	\$20,006,900	\$36,131,903	\$56,990,378	\$18,384,571
1871 (338 during the year and 58 subsequently),	596	114,134,786	46,567,196	66,246,936	10,796,118	75,134,873	106,307,304	162,202,732	51,933,908
1872 (648 during the year and 11 subsequently),	659	122,570,023	56,311,604	76,967,382	9,714,076	88,812,186	112,880,580	182,415,165	60,136,836
1873 (654 during the year and 13 subsequently),	667	131,253,840	65,224,904	79,149,846	9,740,021	101,157,171	120,633,403	211,371,742	73,066,236
1874 (including all under this form of return), .	694	138,584,603	72,272,683	93,455,074	8,660,831	108,434,410	149,166,192	222,421,060	81,201,481

Annual Returns, Aggregates under Chap. 224 of 1870, Sect. 33, as amended by Chap. 349 of 1874, Sect. 1.

Y E A R.	No. of Corporations certifying.	Capital Block paid in.	Real Estate.	Personal Est. and other Assets.	Machinery.	Cash and Debts receivable.	Manufactures, Materials and Stock in Process.	Total Assets.	Total Liabilities, including Capital and Reserves.
1875. 747 Certificates filed, Deduct for 30 Corporations returning more than one Certificate of Condition,	747 30	\$142,762,132 8,176,791	\$89,719,917 1,064,601	\$52,368,060 2,546,952	\$37,636,118 583,277	\$41,666,957 460,932	\$53,225,081 821,814	\$245,205,620 6,101,536	\$246,783,329 3,887,367
Total,	717	\$130,585,341	\$87,785,326	\$49,915,008	\$36,950,541	\$41,406,026	\$52,904,147	\$239,805,784	\$241,890,962

INDEX.

	Page
<i>Aggregates, Corporations filing Certificates of Capital, 1870-75, . . .</i>	124
“ “ “ “ “ 1851-75, . . .	124
“ “ “ “ of Condition, 1870-75, . . .	126
“ “ Organized, 1870-75, . . .	124
“ “ “ 1851-75, . . .	124
“ “ “ Insurance, 1872-75, . . .	125
“ “ “ Railroad, 1873-75, . . .	125
“ “ Reorganized, 1870-75, . . .	125
<i>Annual Returns, or Certificates of Condition, Abstracts from, A to W,</i>	
for the year 1875, . . .	24-113
<i>Confirmation of Organization, Certificates of, . . .</i>	16
<i>Confirmation of Proceedings, Certificates of, . . .</i>	16
<i>Condition, Certificates of, A to W, . . .</i>	24-113
<i>Fees payable in Secretary's Department, . . .</i>	121, 122
<i>General Laws, under which Corporations may be formed, . . .</i>	123
<i>General Statement for 1875, . . .</i>	117-119
“ “ “ Annual Returns, . . .	119, 120
<i>Hitherto Organized, Corporations filing Certificates of Organization</i>	
under former statutes, . . .	15
<i>Incorporations, under Chapter 224 of 1870, and Amendments, . . .</i>	4-14
“ “ “ 375 of 1872. Insurance Companies, . . .	17
“ Joint Stock Companies, including Religious, Charitable,	
etc., Associations without Capital Stock, . . .	4-14
“ Reorganized Companies, . . .	15
Railroad Companies, under Chapter 53 of 1872 and 372	
of 1874, . . .	18
Railway Companies, under Chapter 29 of 1874, . . .	18
<i>Increase of Capital, by Manufacturing or other Joint Stock Companies, . . .</i>	19
“ “ by Railroad Companies, . . .	22
“ “ by Insurance Companies, . . .	23
<i>Insurance Corporations, Incorporated under Chapter 375 of 1872, . . .</i>	17
“ “ Increase of Capital, . . .	23
<i>Investment of Capital Stock, of New Companies, . . .</i>	4-14
<i>Organization of Insurance Companies, . . .</i>	17
“ of Joint Stock Companies, . . .	4-14
“ of Religious, Charitable, etc., Associations, . . .	4-14
“ of Manufacturing Companies, . . .	4-14
“ of Railroad and Railway Companies, . . .	18

<i>Payment of Capital Stock, Joint Stock Companies,</i>	.	.	.	.	Page
" " " Manufacturing Companies,	.	.	.	.	4-14
" " " Railroad Companies,	.	.	.	.	21
" " " Corporations failing to file certificates of,					
1875,	.	.	.	.	4-14
<i>Railroad Companies, Filing Map and Profile of Road,</i>	.	.	.	.	23
" " Increase of Capital,	.	.	.	.	22
" " Organization and Incorporation,	.	.	.	.	18
" " Payment of Capital, partial,	.	.	.	.	21
<i>Railway</i> " " "	.	.	.	.	21
" " Organization and Incorporation,	.	.	.	.	18
<i>Reduction of Capital, by Joint Stock Companies,</i>	.	.	.	.	20
<i>Secretary's Communication to the Legislature,</i>	.	.	.	.	3
<i>Table I.—Aggregates of Corporations, organized under General Laws,</i>					
from 1851-1875; viz., Joint Stock, Library, Insurance, Rail-					
road, Religious, etc., with amount of Capital, Increase,					
Reduction,	.	.	.	.	124, 125
<i>Table II.—Aggregates of Annual Returns, under section 33, chapter</i>					
224 of 1870, from 1870-1875,	.	.	.	.	126

PUBLIC DOCUMENT No. 11.

Commonwealth of Massachusetts.

TWENTY-FOURTH ANNUAL REPORT

OF THE

COMMISSIONERS ON PUBLIC LANDS.

To His Excellency WILLIAM GASTON, *Governor of the Commonwealth of Massachusetts.*

The Commissioners on Public Lands have the honor to submit their Twenty-Fourth Annual Report.

The continued depression in business generally, especially in unimproved real estate, has restrained the Commissioners from proposing a public sale of any of the Back Bay lands belonging to the Commonwealth during the past year. They have received occasional applications for single lots at former minimum prices, but without any promise to bid such prices on the lots if offered at public sale. The law requiring all sales to be by public auction has, doubtless, been advantageous, as competition between bidders has frequently resulted in securing large premiums on the minimum valuations. But as the unsold lands under charge of the Commissioners have been reduced to a comparatively small quantity, they recommend that the law be so changed that the Commissioners, with the sanction of the governor and council, shall have power to dispose of single lots at private sale. It is believed that the exercise of such a power, under proper restrictions,

would facilitate the closing up of the enterprise, and promote the interest of the Commonwealth.

About four hundred thousand superficial feet of land remain unsold, a very small part of which is unfilled or in unprepared condition for immediate use. Whenever a demand for this land shall revive, the valuations heretofore placed upon it by the Commissioners will, in their opinion, be realized. It is only a question of time.

The total cost of filling, grading, laying sewers, setting edge-stones, engineering, etc., to date, amounts to \$1,620,095.46.

The amount received from sales of lands, as stated in the last annual report, is \$3,934,432.47.

During the past year the Commissioners, as authorized by chapter 286 of the Acts of the year 1874, have expended a few hundred dollars in repairing that part of Parker Street known as the Cross Dam, the fee of which is with the Commonwealth. This expenditure was deemed necessary to guard against accidents which might result from the bad condition of the street. As the street is used entirely for the traffic of Boston, or the convenience of its citizens, and as the Commonwealth owns no land abutting upon it, or within a distance of more than fifteen hundred feet, the Commissioners would recommend that the same be conveyed to the city of Boston. Such conveyance would relieve the Commonwealth from the cost of maintaining a thoroughfare without any remuneration therefor, and, at the same time, contribute to the city a valuable aid in carrying through projected improvements in the Back Bay territory.

FRANKLIN HAVEN,
EDW'D C. PURDY,
S. D. WARREN,

Commissioners on Public Lands.

LAND OFFICE, STATE HOUSE, }
October 15, 1875. }



ANNUAL REPORT

OF THE

ATTORNEY-GENERAL,

FOR THE

YEAR ENDING DECEMBER 31, 1875.

BOSTON:

WRIGHT & POTTER, STATE PRINTERS,

79 MILK STREET (CORNER OF FEDERAL).

1876.

Commonwealth of Massachusetts.

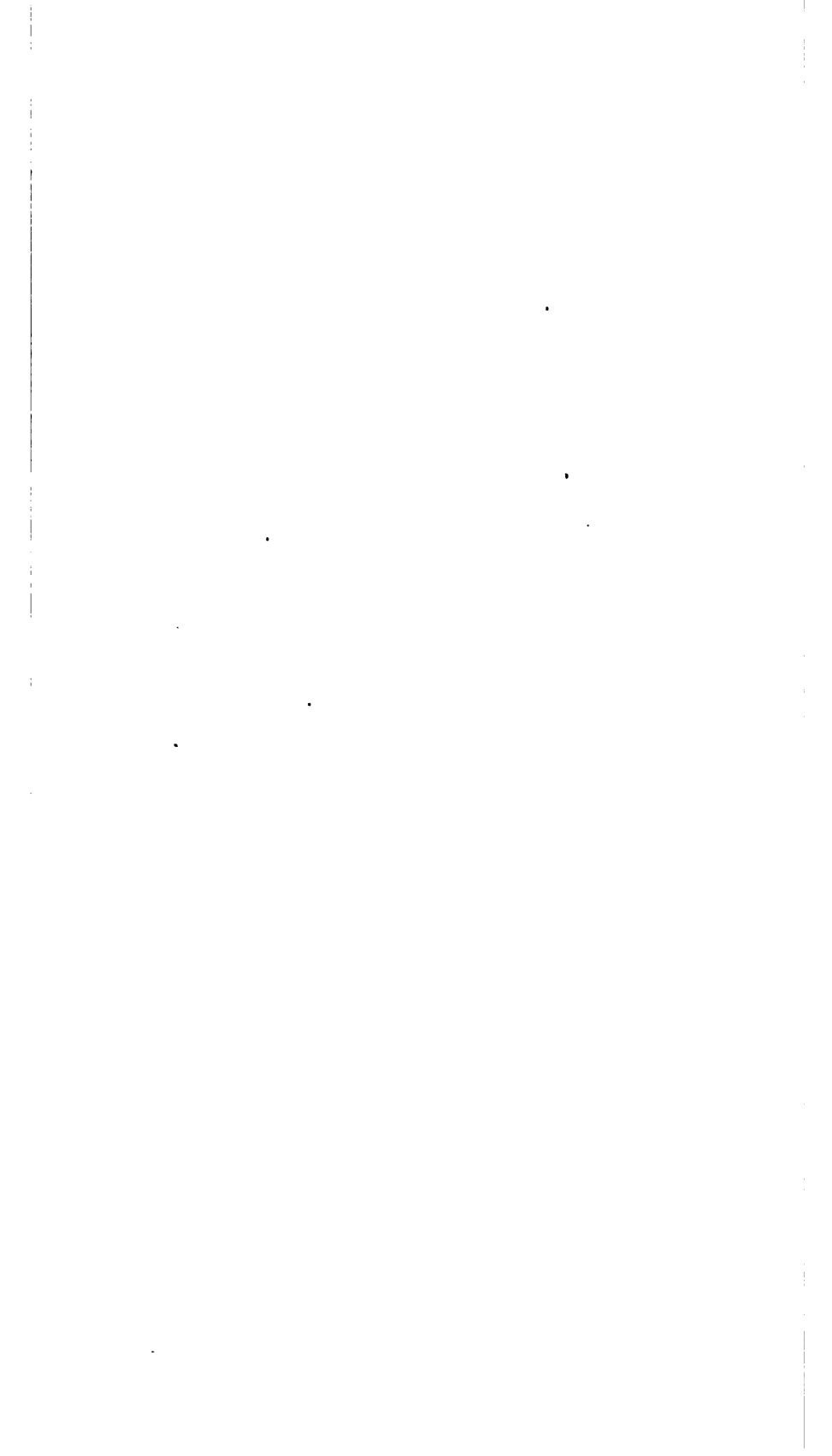
ATTORNEY-GENERAL'S OFFICE,
BOSTON, 7 COURT SQUARE, January 29, 1876. }

Hon. JOHN D. LONG, *Speaker of the House of Representatives.*

SIR :—I have the honor herewith to transmit my Annual Report to the legislature for the year ending December 31, 1875.

I am, very respectfully,
Your obedient servant,

CHARLES R. TRAIN.



Commonwealth of Massachusetts.

ATTORNEY-GENERAL'S OFFICE,
BOSTON, 7 COURT SQUARE, JAN. 29, 1876. }

To the Honorable the Speaker of the House of Representatives :

I have the honor to submit to the legislature my official Report for the year ending December 31st, 1875.

I have, during the year, advised the various offices and departments of the state government, giving opinions in writing whenever required.

The number of applications for requisitions upon the executives of other States, for the rendition of fugitives from justice, has been twenty-seven ; the number granted, eighteen ; the number refused, nine ; the number of criminals reported as returned under requisitions for trial, two.

The number of requisitions from other States upon the executive of this Commonwealth, has been twenty-four ; the number granted, thirteen ; the number refused, eleven. The whole expense incurred in the return of fugitives from justice, as found in the books in the auditor's office, is \$267.30.

The whole number of cases in the courts of the Commonwealth which have required my personal attention is 215, classified as follows :—

Indictments for capital crimes,	28
Exceptions, appeals, and reports in criminal cases,	74
Informations upon the relation of the insurance commissioner,	32
Informations upon the relation of the harbor commissioners,	6
Informations upon the relation of the railroad commissioners,	3
Informations upon the relation of the tax commissioner,	30
Information upon the relation of the savings bank commissioner,	1
Informations upon the relation of the com. of corporations,	5
Informations upon the relation of the state board of health,	4
Miscellaneous,	32

In the courts of the United States, five cases ; making the whole number of cases under my charge during the year, 220.

During the year I have attended personally to the conduct and disposition of the following indictments for murder, in the supreme judicial court, viz. :—

IN THE COUNTY OF BRISTOL.

1. An indictment against Rosalie A. Thyng for the murder of George H. Thyng, by poison. This indictment was returned by the grand jury at the last December term of the superior court, and has not yet been tried.

IN THE COUNTY OF ESSEX.

2. An indictment against William Russell, for the murder of Sarah Russell. At the time of his arraignment Russell was adjudged insane, and committed to the lunatic hospital at Taunton, subject to the further order of the court.

IN THE COUNTY OF FRANKLIN.

3. An indictment against Daniel J. Dwight and Herbert A. Davenport.

4. An indictment against Daniel J. Dwight.

5. An indictment against Herbert A. Davenport.

These are all for the murder of one Joseph Riley Farnsworth ; they were returned at the November term of the superior court, and are still pending, to be tried at the next term of the supreme judicial court.

IN THE COUNTY OF HAMPSHIRE.

6. An indictment against Patrick Murphy, for the murder of Edward Carr, with a knife. I accepted a plea of guilty of manslaughter, and Murphy was sentenced to the state prison for the term of seven years ; one day solitary confinement.

IN THE COUNTY OF MIDDLESEX.

7. An indictment against Alexander Cullen, for the murder of John Hobden. I accepted a plea of guilty of manslaughter, and Cullen was sentenced to the state prison for a term of seven years ; one day solitary confinement.

IN THE COUNTY OF NORFOLK.

8. An indictment against James H. Costley, for the murder of Julia Hawkes. The defendant was tried and found guilty in January, 1875. Exceptions were taken by the defendant to various rulings of the court, which were argued in February last before the full court. The exceptions were overruled. A petition for a writ of error was then brought by his counsel, which was argued in June last before the full court, and dismissed. The defendant was subsequently sentenced to death, and the sentence has been executed.

9. An indictment against Elizabeth J. Miller, for infanticide. I accepted a plea of guilty of manslaughter, and allowed her to be returned to her parents in Nova Scotia, regarding her as a subject for pity, and not punishment.

IN THE COUNTY OF PLYMOUTH.

10. An indictment against William E. Sturtivant. Exceptions taken at the trial of Sturtivant had been argued, and were not decided at the date of my last report. The exceptions were subsequently overruled, and the defendant sentenced to death. The sentence has been executed.

11. An indictment against Christopher Stoddard, for the murder of Josiah D. Baxter. I accepted a plea of guilty of murder in the second degree, and the defendant was sentenced to the state prison for life; one day solitary.

IN THE COUNTY OF SUFFOLK.

12. An indictment against John Denehy and Julia McCarty, for the murder of Mary Denehy. There being no evidence in this case sufficient to justify me in asking a jury for a conviction, the defendants were discharged on their own recognizance, June 4th, 1875.

13. An indictment against Thomas W. Piper, for the murder of Mabel Young. The defendant was put on his trial, December 6th, 1875, before Chief Justice Gray and Mr. Justice Ames. Defence, a general denial. The trial occupied nine days, and resulted in a disagreement of the jury. Messrs. Edward Avery and E. P. Brown, counsel for the prisoner. Mr. District Attorney Stevens assisted me in the prosecution.

14. An indictment against Jesse Harding Pomeroy. This

indictment was tried, and the indictment pending on exceptions, as appears in my last report. The exceptions were argued before the full court, February 1st, 1875, and overruled. On the twentieth day of the same month Pomeroy was sentenced to death. The sentence has not as yet been executed.

15. An indictment against Daniel Friel, for the murder of Peter Smith. This indictment was tried, February 25th, 1875. Defence, a general denial. Verdict, guilty of murder in the second degree. Sentence, imprisonment for life, one day solitary. P. A. Collins and J. W. Fox, Esqs., for the defence. District Attorney Stevens assisted me in the prosecution.

16. An indictment against Michael Harris, for the murder of his wife, Catherine Harris. Trial, February 23d, 1875, before Justices Colt and Endicott. Defence, a general denial. Verdict, guilty of murder in the second degree. Sentence, imprisonment for life; one day solitary. E. P. Nettleton and F. Dabney, Esqs., for the defence. District Attorney Stevens assisted me in the prosecution.

17. An indictment against George W. Pemberton, for the murder of Mrs. Margaret E. Bingham. Tried June 3d, 4th and 5th, before Mr. Chief Justice Gray and Mr. Justice Devens. Defence, a general denial. Verdict, guilty of murder in the first degree. Exceptions were taken by counsel for the defence to various rulings of the court at the trial. The exceptions were argued before the full court on the 25th of June and overruled, and Pemberton was subsequently sentenced to death and executed. Horatio G. Parker and George Carleton, Esqs., counsel for the defence. District Attorney Stevens assisted me in the prosecution.

18. An indictment against Peter Larachelle, for the murder of John Barter, by kicks and blows. Trial, May 31st, 1875, before Chief Justice Gray and Mr. Justice Devens. Verdict, not guilty. Richard Olney and Richard Stone, Esqs., counsel for the defence. District Attorney Stevens assisted me in the prosecution.

19. An indictment against Louisa Surrey, for infanticide. This indictment was returned in December last, and has not yet been tried.

20. An indictment against William Kelley, for the murder of Thomas P. Pulsifer. This indictment was returned in December last, and has not yet been tried.

21. An indictment against Thomas Cahill, for the murder of Bridget Landrigan. Upon a careful examination of the evidence, I became satisfied that I ought not to put the defendant upon trial, and he was discharged upon his own recognition.

IN THE COUNTY OF WORCESTER.

22. An indictment against Samuel J. Frost, for the murder of Frank B. Towne. The defendant was put on his trial in November last before Justices Colt and Devens. Defence, a general denial. Verdict, guilty of murder in the first degree, and the defendant was sentenced to death. A motion for a new trial has since been filed, which is still pending. John Hopkins and George H. Ball, Esqs., counsel for the defence. District Attorney Staples assisted me in the prosecution.

23. An indictment against Joseph H. Brough, for the murder of Joseph Julian. Upon an examination of the evidence, I was satisfied that a conviction for murder could not be had. I therefore directed this indictment to be *nol. pros'd*, and a new indictment to be returned in the superior court for manslaughter, which has been done.

A practice in capital trials, as old as the Commonwealth, is, at the close of the arguments of counsel, to allow the prisoner to address the jury, if he desires to do so. This practice was adopted when the prisoner had no other opportunity of being heard by the jury than through his counsel, but is at the present time of no importance, from the fact that the prisoner is now a competent witness in his own behalf, and under oath narrates his story to the jury. Like many other forms attending capital trials, this practice is useless for good, and I respectfully recommend that it be abolished by law.

I respectfully call the attention of the legislature to the propriety of amending the law regulating the sentence in capital cases, and the mode of its execution. Section 24 of the 174th chapter of the General Statutes has nothing to recommend it, in my judgment, but its antiquity, and I can see no

reason why the court pronouncing the sentence should not fix the date of the execution, which should be carried into effect by the sheriff, unless the executive should interfere by pardon or commutation, as in other criminal cases. This is the provision in most of our sister States where capital punishment has not been abolished. This change would compel the executive to act promptly if a case arose where executive interference was deemed proper, and would insure the execution of the law unless such interference took place. If the law had been as I suggest it should be, Edward W. Greene, the murderer of Frank E. Converse, of Malden, would not have remained two years awaiting the execution of his sentence, and Jesse H. Pomeroy would not now be in the jail of Suffolk County awaiting the action of the executive.

In my last report, I called the attention of the legislature to the imperfection existing in the laws regulating coroners' inquests. As at present conducted, an inquest, where it appears that a homicide has been committed, instead of aiding the administration of justice, is in many cases a positive obstruction, while the expense of the proceedings is a great burden upon the public treasury. When it appears that a homicide has been committed, it should be made the duty of the coroner to at once notify the district attorney, and no further proceedings should be had by the coroner, except under the supervision and control of the district attorney. In this mode, an inquest might be made of substantial usefulness in the administration of the criminal law, and I respectfully renew the recommendation of last year.

I again respectfully call the attention of the legislature to the subject of costs in criminal cases. There is at present no uniform system of taxation of costs by police courts, district courts and trial justices, or of any officers whose compensation depends upon fees taxed for their services. A careful revision of the existing legislation, and the substitution of a salary, or a per diem compensation, in place of the present system, would reduce the burden upon the public treasury in the administration of justice at least thirty per cent., besides improving the character for honesty of those engaged in the administration of the criminal law. This subject was brought to the attention of the legislature of 1875 by the report of

the committee on county expenditures, but no legislation was had in the direction indicated.

Of corporation taxes there have been collected and paid into the treasury of the Commonwealth during the year by this office, \$28,056.23. These taxes were collected from thirty-two corporations, and required the filing of sixteen informations, seven of which are still pending, and the institution of five suits at law. There is no penalty provided for the non-payment of these taxes at the time prescribed by law, and parties, by giving bond to dissolve the injunction, can postpone payment until such time as I can obtain a judgment upon the information, and simply pay interest at six per cent. upon the amount of the tax. It is of very great importance that these taxes should be paid promptly, that the treasurer of the Commonwealth may settle promptly with the cities and towns, and at the suggestion of that officer, I recommended last year that the law be so changed as to compel parties who failed to comply with the statute to pay by way of penalty, in addition to the tax, interest at the rate of twelve per cent. or more, from the time the tax becomes due until it is paid. This would probably induce corporations to pay their taxes, without compelling the treasurer to resort to compulsory measures. I again respectfully ask the attention of the legislature to this subject.

Of miscellaneous claims, I have collected and paid into the treasury during the year, \$10,737.56.

In the case of Thomas Barings and others *vs.* Charles S. Bradley and others, assignees of the Hartford and Erie Railroad Company, pending in the circuit court of the United States, and in which suit the Commonwealth became a party, a decision has been rendered against the Commonwealth.

In the matter of the petition of Francis Tufts and others, under chapter 294 of the Acts of 1871, against the Commonwealth, to establish the boundaries of the state prison lands, the report of the commissioners is yet to be passed upon by the supreme judicial court.

Of the insolvent insurance companies, final decrees have been entered in two only, since the date of my last report; the others will continue to require my attention.

My attention has recently been called to the fact that the

statute of 1864, chapter 308, which requires receivers of insurance companies to report annually to the insurance commissioner, and provides that their accounts shall be referred by the court to the insurance commissioner for examination and report, is applicable only to receivers of corporations whose charters have expired or have been annulled, or which have been dissolved on the petition of their members (General Statutes, chapter 68, §§ 35-39) and not to receivers of insolvent insurance companies appointed upon the application of the insurance commissioner under Gen. Sta., chap. 58, § 6.

The receivers of all the insolvent insurance companies whose affairs are now in process of settlement in the supreme judicial court are included in the latter class, and no statute requires them to make reports to the insurance commissioner, or makes their accounts subject to his examination. I respectfully recommend that the statute above referred to be so amended as to be applicable to this class of receivers. And I recommend also, that the insurance commissioner be authorized and required to make an examination of the assets in the hands of all receivers of insurance companies, and of their books of account, at least once in each year until their accounts are finally settled.

The sum of \$195.64 has been expended under section 24 of chapter 14 of the General Statutes, for the contingent expenses of civil actions.

I transmit herewith tables showing the details of the cases which have been under my charge during the past year.

I am very respectfully,

Your obedient servant,

CHARLES R. TRAIN.

T A B L E

Showing the number of Criminal Cases pending on questions of Law in the Supreme Judicial Court during the year 1875, and the disposition thereof, by Counties.

COUNTIES.	Cases Pending.	Cases decided for the Commonwealth.	Cases decided against the Commonwealth.	Cases argued, but not yet decided.	Cases not yet argued.
BARNSTABLE,	2	—	—	—	2
BERKSHIRE,	1	1	—	—	—
BRISTOL,	10	9	—	1	—
DUKES,	—	—	—	—	—
ESSEX,	5	3	1	1	—
FRANKLIN,	2	2	—	—	—
HAMPDEN,	—	—	—	—	—
HAMPSHIRE,	1	1	—	—	—
MIDDLESEX,	6	3	—	1	2
NORFOLK,	9	7	—	2	—
PLYMOUTH,	1	1	—	—	—
SUFFOLK,	29	21	5	—	3
WORCESTER,	8	6	1	—	1
Totals,	74	54	7	5	8

TABLE

Showing the Number and Character of Criminals Cases pending on questions of Law in the Supreme Judicial Court during the year 1875, and the disposition thereof.

OFFENCES.	Cases pending.	Decided for the Commonwealth.	Decided against the Commonwealth.	Argued, but not yet decided.	Not yet argued.
Abortion,	2	-	-	-	2
Aiding in an escape,	1	-	1	-	-
Assault,	5	4	-	1	-
Assault and battery,	2	2	-	-	-
Assault on officer,	1	1	-	-	-
Assault with intent to ravish,	1	1	-	-	-
Assault with a knife,	2	1	1	-	-
Arson,	1	1	-	-	-
Breaking and entering,	1	1	-	-	-
Burglary,	1	1	-	-	-
Corrupt meat, having for sale,	1	1	-	-	-
Cruelty to animals,	2	2	-	-	-
Embezzlement,	1	1	-	-	-
Fishing, illegal, in Pratt Pond,	1	1	-	-	-
Forgery,	3	1	2	-	-
Gaming implements, forfeiture of,	1	1	-	-	-
Larceny,	1	1	-	-	-
Liquor, common seller of,	2	1	-	-	1
Liquor, illegal sale of,	7	5	1	-	1
Liquor, keeping tenement for sale of,	2	2	-	-	-
Liquor nuisance,	7	7	-	-	-
Liquor, sale to minor,	1	-	-	1	-
Liquor seizure,	3	1	2	-	-
Lord's Day, violation of,	1	1	-	-	-
Loss of life,	2	-	-	-	2
Malicious burning,	1	-	-	1	-
Manufacturer, illegal employment of women by,	1	-	-	-	1
Murder,	5	4	-	-	1
Naphtha, keeping for sale,	1	1	-	-	-
Nuisance in keeping disorderly house,	2	1	-	1	-
Peddler, illegal sale by,	1	-	-	1	-
Perjury,	2	2	-	-	-
Receiving stolen goods,	2	2	-	-	-
Rescue of a prisoner,	1	1	-	-	-
Robbery,	1	1	-	-	-
Subornation of perjury,	1	1	-	-	-
Miscellaneous on writs of error,	4	4	-	-	-
Totals,	74	54	7	5	8

CASES

Argued and conducted by the Attorney-General from January 1st to December 31st, 1875.

COUNTY OF BARNSTABLE.

Commonwealth v. David R. Ginn. S. J. C. Illegal sale of liquor. Exceptions S. C. Not yet argued.

Commonwealth v. David R. Ginn. S. J. C. Common seller of liquor. Exceptions S. C. Not yet argued.

COUNTY OF BERKSHIRE.

Commonwealth v. Edward Costello. S. J. C. Exceptions S. C. Liquor nuisance. Exceptions overruled.

COUNTY OF BRISTOL.

Commonwealth v. Rosalie A. Thyng. S. J. C. Murder. Not yet tried.

Commonwealth v. James McIvor. S. J. C. Keeping tenement for the sale of liquor. Exceptions S. C. Exceptions overruled.

Commonwealth v. William Kennedy. S. J. C. Keeping tenement for sale of liquor. Exceptions S. C. Exceptions overruled.

Commonwealth v. Downing Cardoze. S. J. C. Nuisance in keeping a disorderly house. Exceptions S. C. Argued, but not yet decided.

Commonwealth v. George Hand. S. J. C. Liquor nuisance. Exceptions S. C. Exceptions overruled.

Commonwealth v. Alonzo S. Danzell. S. J. C. Assault and battery. Exceptions S. C. Exceptions overruled.

Commonwealth v. Josephine Young. S. J. C. Nuisance in keeping a disorderly house. Exceptions S. C. Exceptions waived.

Commonwealth v. Ellen L. Smith. S. J. C. Arson. Exceptions S. C. Exceptions overruled.

Commonwealth v. Lawrence Tolliver. S. J. C. Robbery. Exceptions S. C. Exceptions overruled.

Commonwealth v. Luke Lee. S. J. C. Assault on an officer in discharge of his duty. Exceptions S. C. Exceptions waived.

Commonwealth v. John Holmes. S. J. C. *Illegal sale of liquors.*
Exceptions S. C. Exceptions overruled.

COUNTY OF ESSEX.

Francis Cox *et ux* v. James Curwen, Trustee. S. J. C. *Bill against trustee of public charity.* Bill dismissed.

Commonwealth v. William Russell. S. J. C. *Murder.* Committed to lunatic asylum at Taunton till the further order of the court, under Gen. Stats., chap. 172, sect. 14.

Commonwealth v. Stephen I. Randall. S. J. C. *Larceny.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Timothy T. McCarthy. S. J. C. *Malicious burning.* Exceptions S. C. Argued. Not yet decided.

Commonwealth v. Katie C. Twombly. S. J. C. *Liquor nuisance.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Mary Moylon. S. J. C. *Illegal sale of liquor.* Exceptions S. C. Exceptions sustained.

Commonwealth v. Henrietta Fields. S. J. C. *Illegal sale of liquor.* Exceptions S. C. Exceptions overruled.

COUNTY OF FRANKLIN.

Commonwealth v. Daniel J. Dwight and Herbert R. Davenport. S. J. C. *Murder.* Not yet tried.

Commonwealth v. Daniel J. Dwight. S. J. C. *Murder.* Not yet tried.

Commonwealth v. Herbert A. Davenport. S. J. C. *Murder.* Not yet tried.

Commonwealth v. William Schuler. S. J. C. *Illegal sale of liquor.* Exceptions S. C. Exceptions waived.

Commonwealth v. Cornelius Bulman. S. J. C. *Liquor nuisance.* Exceptions S. C. Exceptions overruled.

COUNTY OF HAMPDEN.

Commonwealth v. Patrick Murphy. S. J. C. *Murder.* Plea—guilty of manslaughter. Sentence—seven years in state prison.

COUNTY OF HAMPSHIRE.

Commonwealth v. Certain Intoxicating Liquors. (Eugene Lynch, claimant.) *Liquor seizure.* Exceptions S. C. Exception waived.

COUNTY OF MIDDLESEX.

Attorney-General v. Benjamin F. Woods. S. J. C. *Information to restrain building of a dam.* Injunction ordered.

Nathan Tufts, Jr., *et al.*, v. City of Charlestown, *et al.* S. J. C.

Petition for appointment of Commissioners, etc. Commissioners appointed. Not yet heard.

Attorney-General v. Boston & Lowell Railroad Company. S. J. C. *Information for injunction.* Injunction ordered.

Henry M. Chamberlain et al. v. Charles H. Stevens et al. S. J. C. *Bill in equity as to instructions under a will.* Decree that a devise is not a charity.

Eastern Railroad Company v. Samuel E. Chamberlain et al. S. J. C. *Bill in equity to enjoin warden of state prison.* Bill dismissed.

Attorney-General, ex relat. Harbor Commissioners, v. Eastern Railroad Company. S. J. C. *Information for obstructing harbor.* Bill dismissed.

Attorney-General, ex relat. Harbor Commissioners, v. City of Cambridge. S. J. C. *Information for displacing tide-water without license.* Not yet heard.

Attorney-General, ex relat. Harbor Commissioners, v. Mayor and Aldermen of Cambridge. S. J. C. *Information for displacing tide-water without license.* Not yet heard.

Attorney-General, ex relat. Harbor Commissioners, v. City of Somerville. S. J. C. *Information for displacing tide-water without license.* Not yet heard.

Edward Chapman v. Commonwealth. S. C. *Petition for assessment of damages for taking land.* Petition dismissed.

Commonwealth v. Alexander Cullen alias Sandy Cullen. S. J. C. *Murder.* Plea, guilty of manslaughter. Sentence, seven years in state prison.

Commonwealth v. Dennis Cronan. S. J. C. *Exceptions S. C. Liquor nuisance.* Exceptions overruled.

Commonwealth v. Charles Porter et al. S. J. C. *Assault with a knife.* Exceptions S. C. Exceptions overruled.

Commonwealth v. John Lattinville. S. J. C. *Sale of liquor to a minor.* Exceptions S. C. Argued. Not yet decided.

Commonwealth v. Benjamin F. Colburg. S. J. C. *Assault and battery.* Exceptions S. C. Exceptions overruled.

Commonwealth v. Hamilton Manufacturing Company. S. J. C. *Employment of woman in factory beyond legal time.* Exceptions S. C. Not yet argued.

Commonwealth v. Fitchburg Railroad Company. S. J. C. *Loss of life.* Exceptions S. C. Not yet argued.

COUNTY OF NORFOLK.

Commonwealth v. Dennis Carney. S. J. C. *Murder*. Defendant still in lunatic hospital at Taunton under Gen. Stat., chap. 172, sect. 14.

Commonwealth v. Lizzie J. Miller *alias* Elizabeth J. Miller. S. J. C. *Murder*. Plea, guilty of manslaughter. Prisoner discharged on her own recognizance.

Commonwealth v. James S. Costley. S. J. C. *Murder*. Verdict, guilty of murder in the first degree. Exceptions overruled. Sentence, death. Prisoner hung.

Commonwealth v. David Scannell. S. J. C. *Murder*. Defendant still in lunatic asylum at Taunton under Gen. Stat., chap. 172, sect. 14.

Commonwealth v. Charles H. Stratton. (Two cases.) S. J. C. *Assault*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Lavinia M. Reynolds. S. J. C. *Common seller of liquor*. Exceptions S. C. Exceptions waived.

Commonwealth v. James E. Bray. S. J. C. *Liquor nuisance*. Exceptions S. C. Exceptions overruled.

James H. Costley v. Commonwealth. S. J. C. *Petition for writ of error*. Petition dismissed.

Commonwealth v. Eli Whitney Reynolds. S. J. C. *Assault*. Exceptions S. C. Argued. Not yet decided.

Commonwealth v. James Cusick. S. J. C. *Peddler, illegal sale*. Exceptions S. C. Argued. Not yet decided.

COUNTY OF PLYMOUTH.

Commonwealth v. William E. Sturtivant. S. J. C. *Murder*. Verdict, guilty of murder in the first degree. Exceptions overruled. Sentence, death. Prisoner hung.

Commonwealth v. Christopher Stoddard. S. J. C. *Murder*. Verdict, guilty of murder in the second degree. Sentence, imprisonment in state prison for life, one day solitary.

COUNTY OF SUFFOLK.

Charles G. Coffin *et al.* v. Manufacturers and Mechanics' Bank of Nantucket. S. J. C. *Petition for injunction*. Final decree.

Commonwealth, by Insurance Commissioner, v. Tremont Mutual Insurance Company. S. J. C. *Petition for injunction*. Final decree.

Commonwealth, by Insurance Commissioner, v. North American Insurance Company. S. J. C. *Petition for injunction*. Final decree. Receivers discharged.

Commonwealth, at relation of the Bank Commissioner, v. Farmers

and Mechanics' Bank of South Adams. S. J. C. *Petition for injunction*. Affairs of bank still in hands of receivers.

Commonwealth, *ex relatione* Bank Commissioner, *v.* Institution for Savings at Taunton. S. J. C. *Petition for injunction*. Affairs of the institution still in the hands of its directors acting as receivers.

Commonwealth, by Insurance Commissioner, *v.* Appleton Mutual Fire Insurance Company. S. J. C. *Petition for injunction*. Affairs of the company still in the hands of William L. Burt, receiver. Final account filed and allowed.

Commonwealth, by Insurance Commissioner, *v.* Shawmut Mutual Fire Insurance Company. S. J. C. *Petition for injunction*. Affairs in hands of receivers. Final account filed.

Commonwealth, by Insurance Commissioner, *v.* Home Mutual Fire Insurance Company. S. J. C. *Petition for injunction*. In hands of receiver.

Commonwealth, by Insurance Commissioner, *v.* Traders' Mutual Fire Insurance Company. S. J. C. *Petition for injunction*. Affairs in hands of receivers.

Commonwealth, by Insurance Commissioner, *v.* Hamilton Mutual Fire Insurance Company. S. J. C. *Petition for injunction*. Affairs in hands of receivers.

Commonwealth, by Insurance Commissioner, *v.* Monitor Mutual Fire Insurance Company. Same *v.* Hide and Leather Insurance Company. Same *v.* New England Mutual Marine Insurance Company. S. J. C. *Petitions for injunctions*. Affairs of the companies in hands of receivers.

Commonwealth, by Deputy Insurance Commissioner, *v.* Prescott Fire and Marine Insurance Company. Same *v.* National Insurance Company. Same *v.* Boylston Fire and Marine Insurance Company. Same *v.* Exchange Insurance Company. Same *v.* Tremont Insurance Company. Same *v.* Boston Insurance Company. Same *v.* Suffolk Fire Insurance Company. Same *v.* Firemen's Insurance Company. Same *v.* Howard Fire Insurance Company. Same *v.* Manufacturers' Insurance Company. Same *v.* Mutual Benefit Fire Insurance Company. Same *v.* Shoe and Leather Dealers' Fire and Marine Insurance Company. Same *v.* Union Mutual Fire Insurance Company. Same *v.* Bay State Fire Insurance Company. Same *v.* Merchants' Insurance Company in Boston. Same *v.* Boot and Shoe Manufacturers' Mutual Fire Insurance Company. Same *v.* Franklin Insurance Company. Same *v.* Neptune Insurance Company. Same *v.* Washington Insurance Company. Same *v.* Mechanics' Mutual Fire Insurance Company. Same *v.* People's Fire Insurance Company. S. J. C. *Petitions for injunctions*. Affairs of the companies in the hands of receivers.

Commonwealth, by Insurance Commissioner, *v. Massachusetts Mutual Fire Insurance Company*. S. J. C. *Petition for injunction*. Affairs of the company in hands of receivers.

Commonwealth, by Insurance Commissioner, *v. Unity Mutual Life Insurance Company*. S. J. C. *Petition for injunction*. Affairs of the company in hands of receivers.

Attorney-General *v. William H. Gardiner*. S. J. C. *Information for violation of restrictions in deeds of lands on Commonwealth Avenue*. Decree perpetually enjoining respondent ordered.

Attorney-General, *ex relat.* Harbor Commissioners, *v. William T. Hart et al.*, Trustee. S. J. C. *Information for injunction*. Temporary injunction refused.

George S. Montague *v. Boston and Albany Railroad et al.* S. J. C. Bill in equity to redeem a mortgage. Not yet heard.

Attorney-General, *ex relat.* Railroad Commissioners, *v. Boston & Barre Railroad Company*. Same *v. Springfield, Athol & North-Eastern Railroad Company*. S. J. C. *Informations for crossing railroads at grade*. Informations dismissed.

Attorney-General, *ex relat.* State Board of Health, *v. Henry Zoller*. Same *v. Eugene Kelly*. S. J. C. *Informations to restrain slaughter-houses*. Final decree perpetually restraining respondents.

Attorney-General, *ex relat.* State Board of Health, *v. George Bowman*. Same *v. Walter L. Wilkins*. S. J. C. *Informations to restrain slaughter-houses*. Temporary injunctions issued.

Attorney-General, *ex relat.* Harbor Commissioners, *v. Eastern Railroad Company*. S. J. C. *Information for filling flats without a license*. Temporary injunction issued.

In re Four Farm Oil Company. S. J. C. *Petition for dissolution of corporation*. Dismissed for want of prosecution.

In re Boston Bennyhoff Reserve Oil Company. S. J. C. *Petition for dissolution of corporation*. Dismissed for want of prosecution.

Attorney-General, *ex relat.* Treasurer, *v. South Pewabic Copper Company*. Same *v. Winthrop Manufacturing Company*. Same *v. United States Manufacturing Company*. Same *v. American Furniture Company*. Same *v. Canadian Stop Motion Company*. S. J. C. *Informations for taxes*. Temporary injunctions still in force.

Attorney-General, *ex relat.* Treasurer, *v. Harbor Improvement Company*. Same *v. Improved Rotary Heel Company*. Same *v. Pemigewasset and Saco Land and Lumber Company*. Same *v. Village Horse Nail Company*. Same *v. Faneuil Hall Insurance Company*. Same *v. Suffolk Milling Company*. Same *v. Swain Turbine and Manufacturing Company*. Same *v. New England Hod Elevating Company*. Same *v. Union Treadle Company*. Same *v. Wol-*

laston Foundry Company. Same *v.* National Needle Company. Same *v.* Boston Needle Company. Same *v.* Bradley Fertilizer Company. Same *v.* Cary Improvement Company. Same *v.* Chapman Valve Manufacturing Company. Same *v.* Harbor Improvement. Same *v.* Clark W. Bryan Company. S. J. C. *Informations for taxes.* Taxes collected and informations dismissed.

Attorney-General, *ex relat.* Treasurer, *v.* Springfield and Newburyport Coöperative Mining Company. Same *v.* United States Electric Light Company. Same *v.* Peet Molding Machine Company. Same *v.* India Manufacturing Company. S. J. C. *Informations for taxes.* Temporary injunctions issued.

Attorney-General, *ex relat.* Treasurer, *v.* Morgan Envelope Company. Same *v.* Boston Diatite Company. Same *v.* Grafton Mills. Same *v.* Worcester Casket Company. S. J. C. *Informations for taxes.* Not yet heard.

Attorney-General, *ex relat.* Commissioner of Corporations, *v.* Revere Brick Company. S. J. C. *Information for not making returns.* Temporary injunction still in force.

Attorney-General, *ex relat.* Commissioner of Corporations, *v.* American Railway Frog Company. S. J. C. *Information for not making returns.* Temporary injunction issued.

Attorney-General, *ex relat.* Commissioner of Corporations, *v.* American Gas Lighting Company. Same *v.* Steel Tempering and Refining Company. S. J. C. *Informations for not making returns.* Returns made, costs paid and informations dismissed.

Attorney-General, *ex relat.* Commissioner of Corporations, *v.* Vineyard Telegraph Company. S. J. C. *Information for not making returns.* Not yet heard.

Commonwealth *v.* Edwin B. Dow. S. C. *Tort against insurance agent for tax.* Defendant defaulted and case continued for judgment.

Commonwealth *v.* Samuel Gould. S. J. C. *Action on receiver's bond.* Judgment for amount of bond. Judgment satisfied.

Charles Adams, Jr., Treasurer, *v.* Bengal Bagging Company. S. C. *Contract for corporation tax.* Tax paid. Neither party entered.

Charles Adams, Jr., Treasurer, *v.* Boston and Lowell Railroad Company. Municipal Court for city of Boston. *Contract for tax.* Judgment for plaintiff. Judgment satisfied.

Commonwealth *v.* Charles W. Sproat *et al.* S. C. *Contract on insurance agent's bond.* Judgment for plaintiff. Judgment satisfied.

Commonwealth *v.* Charles E. Lane *et al.* Same *v.* William H. Gerrish *et al.* Same *v.* Walter S. Edwards *et al.* Same *v.* Joseph W. Kinsley. S. C. *Action on insurance agent's bond.* Taxes paid.

Commonwealth v. William H. Gerrish et al. Same v. John A. Smith et al. S. C. *Actions of contract on insurance agents' bonds.* Not yet heard.

Commonwealth v. Eastern Railroad Company. S. C. *Contract for land in Charlestown sold to company.* Purchase money paid.

Commonwealth v. Charles A. Shaw et al. S. C. *Contract on insurance agent's bond.* Tax paid.

Commonwealth v. Abraham Jackson et al. S. J. C. *Contract on receiver's bond.* Not yet heard.

In re John J. Williams. S. J. C. *Petition to sell real estate.* Not yet heard.

In re David R. Brown. S. J. C. *Petition for habeas corpus excessive bail.* Petition dismissed.

In re David R. Brown. S. J. C. *Petition for habeas corpus.* Petition dismissed.

In re Margaret Callanan. S. J. C. *Petition for habeas corpus.* Prisoner remanded.

Commonwealth v. Thomas Branning alias Thomas Brennan. S. J. C. *Murder.* Defendant still in lunatic asylum.

Commonwealth v. Jesse Harding Pomeroy. S. J. C. *Murder.* Verdict, guilty of murder in the first degree. Exceptions overruled. Sentence, death.

~~RE~~ *Commonwealth v. George W. Pemberton.* S. J. C. *Murder.* Verdict, guilty of murder in the first degree. Exceptions overruled. Sentence, death.

Commonwealth v. Daniel Friel. S. J. C. *Murder.* Verdict, guilty of murder in the second degree. Sentence, imprisonment for life.

Commonwealth v. Michael Harris. S. J. C. *Murder.* Verdict, guilty of murder in the second degree. Sentence, imprisonment for life.

Commonwealth v. Thomas Cahill. S. J. C. *Murder.* Prisoner discharged on his own recognizance.

Commonwealth v. John Dennehy and Julia W. McCarthy. S. J. C. *Murder.* Discharged on their own recognizances.

Commonwealth v. Peter Larachelle. S. J. C. *Murder.* Verdict, not guilty.

Commonwealth v. Jesse Harding Pomeroy. S. J. C. *Murder.* Not yet tried.

Commonwealth v. Louisa Surrey. S. J. C. *Murder.* Not yet tried.

Commonwealth v. William Kelley. S. J. C. *Murder.* Not yet tried.

Commonwealth v. Thomas W. Piper. S. J. C. *Murder*. No verdict. Jury disagreed and were discharged. Not yet tried again.

Francis Fitzpatrick v. Commonwealth. S. J. C. *Writ of error*. Writ dismissed.

James Mahan *alias* James Creamer v. Commonwealth. S. J. C. *Writ of error*. Writ dismissed.

James Crimm v. Commonwealth. S. J. C. *Writ of error*. Judgment affirmed.

Commonwealth v. Certain Intoxicating Liquor (Simeon S. Rankin, claimant.) (Two cases.) S. J. C. *Exceptions S. C. Proceeding for forfeiture*. Exceptions sustained.

Commonwealth v. Charles L. Bean. S. J. C. *Receiving stolen goods*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Patrick Nagle, S. J. C. *Violation of Lord's Day*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Samuel W. Dollinger. S. J. C. *Forgery*. Exceptions S. C. Exceptions sustained.

Commonwealth v. Robert Susan. S. J. C. *Receiving stolen goods*. Exceptions S. C. Exceptions overruled.

Commonwealth v. G. Henry Wheatland. S. J. C. *Keeping naphtha for sale*. Exceptions S. C. Exceptions overruled.

Commonwealth v. James H. Bennett. S. J. C. *Embezzlement*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Charles M. Davis. S. J. C. *Cruelty to animals*. Exceptions S. C. Exceptions overruled.

Commonwealth v. John Butland. S. J. C. *Perjury*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Cornelius Mahoney. S. J. C. *Burglary*. Exceptions S. C. Exceptions waived.

Commonwealth v. Certain Personal Property. (Nelson Tibbetts, claimant.) S. J. C. *Condemnation of gaming implements*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Timothy O'Brien. S. J. C. *Assault with a knife*. Exceptions S. C. Exceptions sustained.

Commonwealth v. William Fredericks. S. J. C. *Sale of liquor*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Thomas Curran. S. J. C. *Illegal sale of liquor*. Exceptions S. C. Exceptions overruled.

Commonwealth v. George T. Malloy. S. J. C. *Rescue of a prisoner*. Exceptions S. C. Exceptions overruled.

Commonwealth v. Lovell K. Currier. S. J. C. *Perjury*. Exceptions S. C. Bill of exceptions dismissed.

Commonwealth v. Jeremiah Greenlaw. *Subornation of perjury*. Exceptions S. C. Bill of exceptions dismissed.

Commonwealth v. Nathaniel Lord. S. J. C. *Having in possession, with intent to sell, corrupt meat.* Exceptions S. C. Exceptions overruled.

Commonwealth v. John F. Costello. S. J. C. *Forgery.* Exceptions S. C. Exceptions sustained.

Commonwealth v. John English et al. S. J. C. *Breaking and entering with intent to steal.* Exceptions S. C. Exceptions waived.

Commonwealth v. David R. Brown. S. J. C. *Abortion.* Exceptions S. C. (Two bills.) Not yet argued.

Commonwealth v. Boston & Albany Railroad Company. S. J. C. *Loss of life.* Exceptions S. C. Not yet argued.

COUNTY OF WORCESTER.

City of Worcester v. Francis H. Kelley et al. S. J. C. *Bill in equity to be relieved from fulfilling provision in will of George Jaques.* Not yet heard.

City of Worcester v. Francis H. Kelley et al. S. J. C. *Petition to sell real estate.* Not yet heard.

Commonwealth, by Commissioner of Savings Banks, v. Lancaster Savings Bank. S. J. C. *Petition for injunction and receivers.* Affairs of bank in hands of receivers.

Commonwealth v. Samuel J. Frost. S. J. C. *Murder.* Verdict, guilty of murder in the first degree. Motion for a new trial. Not yet heard.

Commonwealth v. Joseph H. Brough. S. J. C. *Murder.* *Nol. pros.* entered.

Commonwealth v. John Callahan. S. J. C. *Assault.* Exceptions S. C. Exceptions waived.

Commonwealth v. Thomas McQuaid. S. J. C. *Liquor nuisance.* Exceptions S. C. Exceptions waived.

Commonwealth v. Owen Filburn et al. S. J. C. *Aiding in an escape from an officer.* Exceptions S. C. Exceptions sustained.

Commonwealth v. Frederick E. Lamb. S. J. C. *Assault with intent to ravish.* Exceptions S. C. Exceptions waived.

Commonwealth v. David B. Tiffany. S. J. C. *Illegal fishing.* Verdict, guilty. Case reported. Judgment on verdict.

Commonwealth v. E. W. Whitman. S. J. C. *Cruelty to animals.* Exceptions S. C. Exceptions overruled.

Commonwealth v. George R. Henry. S. J. C. *Forgery.* Exceptions S. C. Exceptions overruled.

SUPREME COURT OF THE UNITED STATES.

Boston Beer Company *v.* Commonwealth. *Writ of error.* Not yet argued.

Joseph T. Barry *v.* Commonwealth. *Writ of error.* Not yet argued.

CIRCUIT COURT OF THE UNITED STATES.

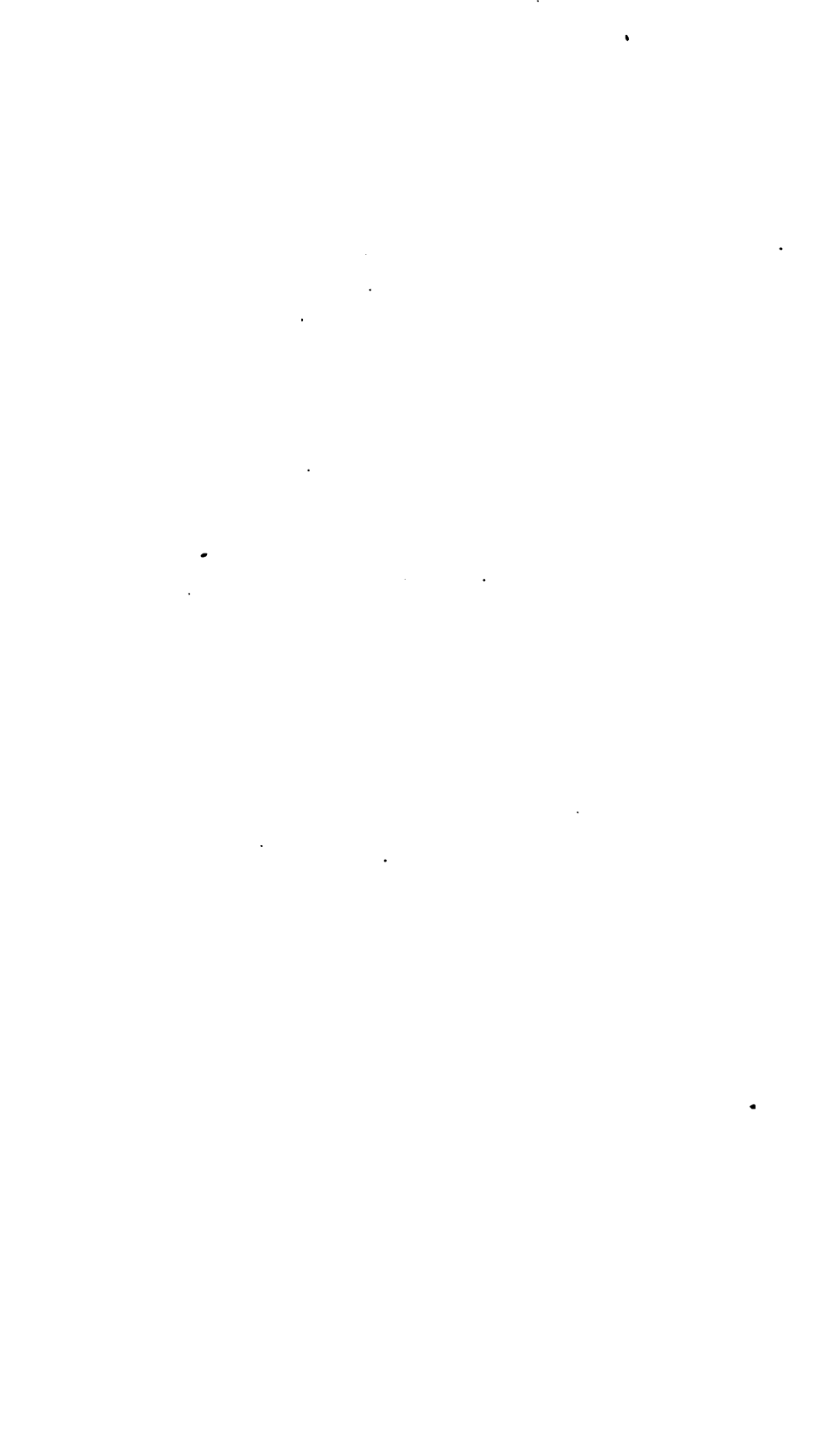
Thomas Baring *et al.* *v.* Charles S. Bradley *et al.* *Bill of interpleader.* Decree against the Commonwealth.

DISTRICT COURT OF THE UNITED STATES.

Massachusetts Glass Company, in bankruptcy. *Claim for tax.* Tax collected.

Hingham Manufacturing Company, in bankruptcy. *Claim for tax.* Tax not yet collected.



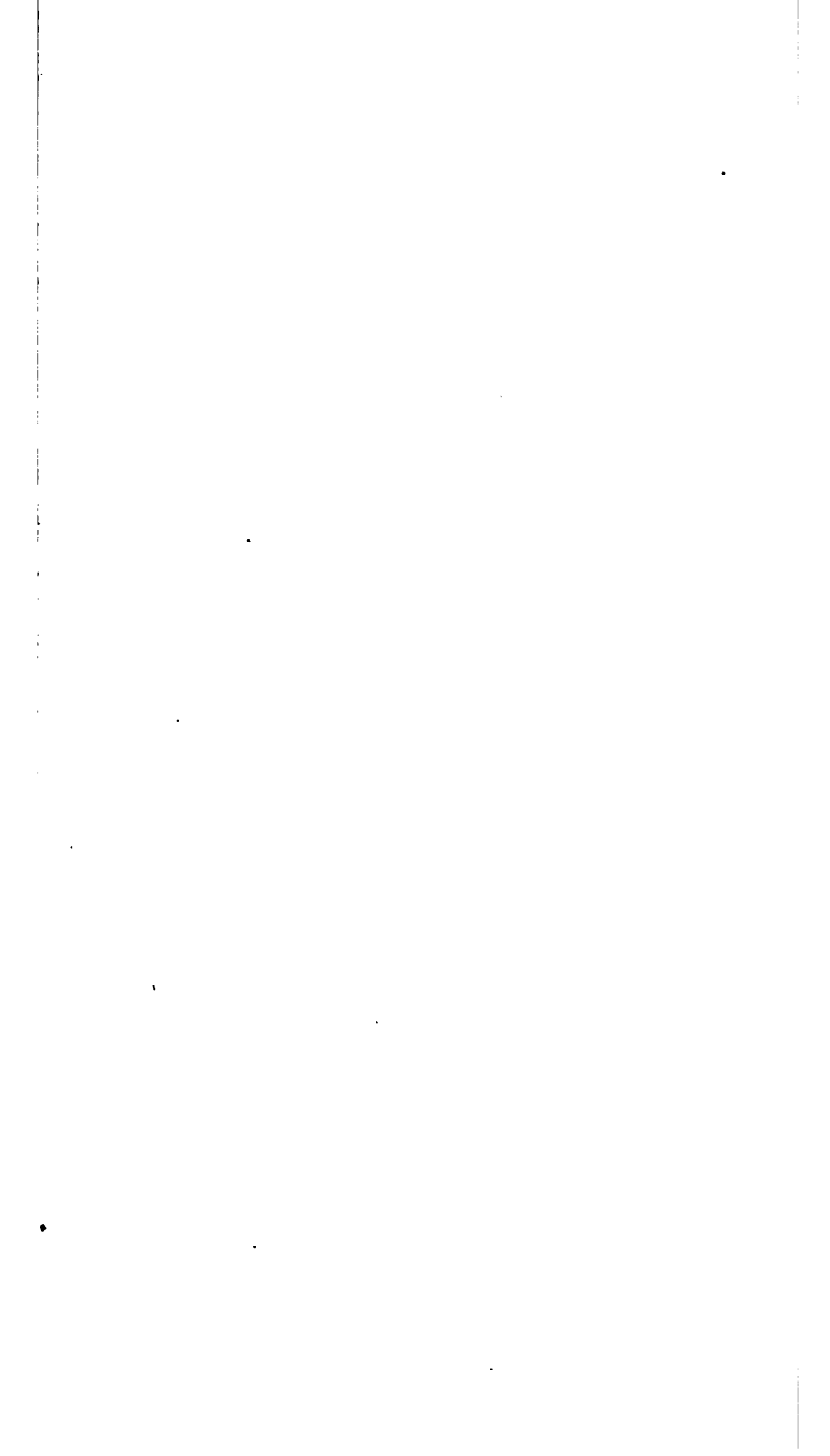




ANNUAL REPORT
OF THE
BOARD OF INSPECTORS
OF THE
MASSACHUSETTS STATE PRISON:
TOGETHER WITH THE
ANNUAL REPORTS
OF THE
WARDEN AND OTHER OFFICERS OF THE INSTITUTION.

OCTOBER, 1875.

BOSTON:
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79 MILK STREET (CORNER OF FEDERAL).
1876.



Commonwealth of Massachusetts.

INSPECTORS' REPORT.

To His Excellency WILLIAM GASTON, *Governor of the Commonwealth,
and the Honorable Executive Council.*

The undersigned, Inspectors of the State Prison, have the honor to present the Annual Report required by the statute.

The general condition of the prison, and its discipline, have undergone no material change since last year's report. A steady increase in the number of prisoners has carried the average up to 694 $\frac{1}{2}$, which is fifty more than the very high average of the last year, and the maximum to 714, which is twenty-nine greater than any previous maximum. The effect of this has been to compel the men, not only to occupy every cell in the prison, including all the accommodations of the hospital, but also to make it necessary to put a large number of them, sometimes as many as fifty, into a single ward. This is contrary to law, but was unavoidable. The crowded state of the prison was communicated to the legislature, and, after mature deliberation, it was decided to go on as rapidly as possible in the erection of the new prison, instead of enlarging the present one. This decision was reached at so late a period of the session, that no opportunity was offered to suggest the attempt to add more separate cells to the present prison, for use while the new one is in course of construction. So deeply impressed with the danger of the present condition of things to discipline were the Board of

Inspectors, that they deemed it their duty to lay the matter before your Excellency and the Honorable Council, in a special communication, on the fourteenth day of June last :—

MASS. STATE PRISON, WARDEN'S OFFICE, }
CHARLESTOWN, June 14, 1875. }

To His Excellency WILLIAM GASTON, *Governor, and the Honorable the Executive Council.*

The Inspectors of the State Prison respectfully represent to your Excellency that there are now confined in the prison seven hundred and eleven (711) prisoners; that there have been seven hundred and fourteen; that there are in the prison six hundred and fifty-two separate cells; there are in the hospital fifteen rooms; in the old prison, used for permanent solitary confinement, ten cells,—making in all six hundred and seventy-seven (677) cells, of which, however, nine (9) are used for solitary confinement; which gives six hundred and sixty-eight cells in which solitary confinement at night is possible. In consequence of this state of things, there are now fifty-one men confined in two rooms, sleeping on cots. The 44th section of the 179th chapter of the General Statutes provides “they [the convicts] shall be confined in separate cells in the night-time.” It is obvious that a compliance with the law is impossible with the present number of cells in the prison, and no remedy is within the power of the Warden and Inspectors. The fourth section of the foregoing chapter provides: “The governor, with the advice and consent of the council, may from time to time cause additional buildings to be erected, or alteration to be made in the existing buildings of the prison, so that there shall be at all times as many separate cells as there are convicts in the prison.” As there is no good reason to expect any considerable decrease in the number of prisoners, the Inspectors respectfully submit for your consideration the facts, that you may have an opportunity to decide whether the circumstances require any action on your part.

Very respectfully,

(Signed) ESTES HOWE,
JAMES PIERCE,
EZRA PARMENTER,
Inspectors.

We are, however, happy to be able to say that no disturbance has occurred, attributable to this crowded condition of the prison. The report of the Warden shows that no escapes have occurred, and no mutinous attempts been made.

FINANCES.

The financial exhibit of the year is not encouraging. Only 237 out of 689 convicts are earning wages, while 319 able-bodied men are without work, of whom about 100 are in school, where they are usefully employed, but not profitable to the State. It is, however, some satisfaction to be able to report that the whole expenditure is but \$124,264.41 for this year, as against an expenditure of \$123,673.27 last year; but \$591.14 increase for an average increase of 29 in the number of men, and that the average expenditure per man has decreased from \$191.74 to \$178.80.

The total expenditure, as above,	\$124,264 41
Receipts from labor, rent, and visitors' fees, paid into the state treasury,*	56,526 33
Deficit,	<hr/> \$67,738 08

The average receipts from the labor of each convict at work for pay have been \$216; and, could all have been employed at this rate, the prison would have been self-supporting.

It is not necessary to look far for the reason of the present condition of things. While so many of our manufacturing establishments are idle, it is not strange that contractors should hesitate to bind themselves to employ and pay for labor that they cannot discharge at will, especially as they would be compelled, not only to pay unprofitable wages, but to pile up unsalable goods, and to continue the business with certain loss staring them in the face.

The Warden, with the advice and concurrence of the Inspectors, advertised extensively, but without any material success. It is idle for us to attempt a prophecy as to the time of that advent of renewed business activity which everybody hopes for. When it comes, the labor of the convicts, as well as that of all others, will be in demand. If the State could usefully employ the men on work, at its own risk, now is certainly the time to try; but whatever other considerations might be urged in favor of it, we are not prepared to recommend it as likely to result in a pecuniary profit. An

* See pages 18 and 19 for details.

effort has been made to carry out the purpose indicated in the statute authorizing the construction of a new prison, of making the doors and other iron-work in the present prison, but it has seemed impossible without the purchase of machinery of considerable cost; and although the Warden and Inspectors have not failed to declare their willingness to enter into an arrangement with the commissioners of the new prison, for that purpose, no feasible plan has yet been found.

The Inspectors, after consultation with the Warden, estimate that the expense for support of the prison for 1876 will be \$152,000; viz. :—

For beds and bedding,	\$3,000 00
clothing,	12,000 00
education,	2,500 00
fuel (coal, coke and wood),	7,000 00
motive-power,	5,500 00
provisions,	45,000 00
repairs and improvements,	5,000 00
salaries,	50,000 00
water, gas, and all other expenses,	22,000 00
	<hr/>
	\$152,000 00

The income from labor and other sources it is estimated will be \$75,000.

PARDONS.

The whole number during the year has been twenty-four. The subject of pardons is a most perplexing one. No one will say that there should be none; yet it cannot be denied that the expectation of pardon is the cause of more uneasiness and disappointments, and the occasion of more suffering, than would greatly outweigh the joy of those who, through merit, importunity, or deception, succeed.

SCHOOL.

The school, which was an experiment last year, has continued in a very successful way this year. As a means of employment during their days of idleness, it has been invaluable, while many who were utterly illiterate have acquired the rudiments of education.

HEALTH.

The report of the Physician shows a very fair sanitary condition. He reports but nine deaths, against fourteen the previous year. Daily applicants for treatment, 5.598; last year, 7.524. Patients admitted to the hospital, 27; last year, 30. Days in the hospital, 1.511; last year, 1.710,—which shows decided average improvement in health.

A single case of typhoid fever has occurred during the year, but so strongly marked as to be unmistakable, though, fortunately, not being what the French call a "perfect case," the diagnosis could not be verified by an autopsy. No special cause, either in the food, sleeping arrangements, kind or place of labor of the convict affected, could be assigned for the attack.

This good state of health of the prison must not, however, be taken as evidence that everything is as it should be in the sanitary arrangements. The drainage of the prison grounds included within the walls is reasonably good, but on the north-west and west sides of the prison spreads a large area of flats, bare at low tide, on to which the sewerage of a large area, with an increasing population, is emptied. The foul discharge of the sewers is retained in them until nearly low tide, and is then sluggishly spread over the flats, a process in which the incoming tide aids, until the whole mass of matter that will not float is evenly distributed, to await the action of the sun at the next low tide. With the sun's action fermentation begins, and foul gases are sent off until the process of decomposition is perfect. No wonder, then, that the gales that reach the prison from that quarter are anything but balmy.

The full and able report of the state board of health on the sanitary history and present state of the prison, made in January last, leaves but little to be said. That two of the evils then pointed out—i. e., the nuisance from the sewerage on the flats and the insufficient ventilation—may be in a great measure removed, is the belief of the Inspectors. The first is as dangerous to the crowded population on all sides of the prison as to its inmates. The remedy is the covering of the flats, either with earth or water, permanently, and the removal of the discharge of the sewers to a point where their contents

will be mixed with such a volume of water, flowing outward, as will dilute them to a degree to render offensive exhalations impossible.

As to the ventilation so well described by the state board of health, as follows: "Ventilation, which consists of removing foul air and introducing fresh air, does not exist at all. The foul air is diffused pretty generally, and a certain condition of impurity is reached, and remains rather constant,"—it certainly can be greatly improved without very expensive alterations, and the Board of Inspectors respectfully suggest to your Excellency the propriety of asking an appropriation for that purpose.

The report of the Chaplain, herewith transmitted, covers very fully the ground of his department. The report of the Warden calls attention to an innovation of very marked character in the religious instruction in the prison. For the first time, public worship after the Roman Catholic ritual has been introduced into the prison, and steadily kept up on the morning of each Sunday. Just about one-half of the convicts attend the service, and one-half of those regularly attend the confessional. The testimony of the Warden and all the officers is, that the effect is good upon the discipline of the prison; and we cannot but rejoice that the practical assertion in this manner of the established and fundamental principle of our Constitution, "liberty of conscience for all," has been such an entire success.

We respectfully submit herewith the Warden's report, the Chaplain's report, and the Physician's report, with the various tables heretofore usually submitted, adding or substituting the figures of the past year.

In closing our Report, we desire to return our thanks to the Warden, Deputy Warden, Clerk, and all other officers of the prison, for the uniform kindness and courtesy shown us in our visits to the prison the past year.

ESTES HOWE,
JAMES PIERCE,
EZRA PARMENTER,
Inspectors.

Boston, Sept. 30, 1875.

WARDEN'S REPORT.

To the Hon ESTES HOWE, *Chairman, and the Honorable Board of State Prison Inspectors.*

GENTLEMEN:—In compliance with the requirements of chapter 303 of the General Statutes of 1864, I have the honor herewith to submit to your Board my Report of the management, business and condition of the Massachusetts State Prison for the fiscal year of 1875.

SCHEDULE OF TABLES.

- (A.) OFFICERS: RANK AND SALARIES, WITH TIME OF SERVICE.
- (B.) DISBURSEMENTS AND INCOME ACCOUNT.
- (C.) AVERAGE COST FOR THE SUPPORT OF EACH INMATE.
- (D.) CONTRACTORS, NUMBER OF CONVICTS EMPLOYED, ETC.
- (E.) STATISTICS OF CONVICTS, THEIR CRIMES, SENTENCES, ETC.
- (F.) DAILY RATIONS OF PRISONERS.

UNEMPLOYED CONVICTS.

Owing to causes apparent to all, namely,—the great and general depression and prostration in business outside, especially in the manufacturing branches,—I have found it impossible to let the labor of all the convicts. Acting with your advice and counsel, I have expended many hundred dollars in advertising, and have used every effort to obtain employment for our idle men, but without success. Although the expenses per ratio have been reduced, yet the expenditures of the prison have largely exceeded its income.

MORAL AND RELIGIOUS IMPROVEMENTS.

Although half of the convicts have been idle, yet I trust that their time has not been lost or wasted. Not only has the regular prison discipline been maintained, but a great and highly

important work and innovation has been made and successfully carried out in the day school, in the education and instruction of the ignorant and uncultivated convicts. The school has not only proved a great blessing to the individual, but has been a powerful moral agent to assist in the maintenance of good order and discipline. The pupils (one hundred in number) seem desirous, as a rule, of showing their appreciation of the privilege, by uniform good conduct, and a strict observance of the prison rules. As education and instruction are the means—the one by use, the other by precept—to make our natural faculty of reason both the better and the sooner to judge rightly between truth and error, between good and evil, we have every reason to be hopeful of the future of our convict scholars, that, when free, their lives will be those of usefulness and integrity. For a more detailed account of the day school, and of the success attending the Sabbath school, prayer-meeting and chapel service, the annexed report of the prison Chaplain, Rev. S. Lewis B. Speare, will give full information. That much good is the result of this labor, no one will deny. Some who took active part in the prayer-meetings have, since their discharge, by their blameless and exemplary lives, done much to encourage our Chaplain to persevere in his work; while others, seemingly without an effort, have relapsed into their old ways of sin and crime. To expect a different result would be to credit the discharged, dependent convict with more moral courage and power to resist temptation than the average Christian outside. He was a bitter sneerer, but a true philosopher, nevertheless, who said, "that virtue is best which is least tempted." There are many who look down with scorn on the man who has made full atonement to the law that he has violated, whose nature is more base than that of the man they despise. True, they have never committed theft, for they have never felt the pressure of want. With no temptation to beset, no grief to harrow, no want to distract, no wrong to madden, it is easy enough to preserve a virtue no enemy has assailed. The weakest fortress is secure while it is unmolested, but the strongest that art ever built must yield at length if skilfully and vigorously attacked. It would be well to place ourselves in the situation of the guilty one; to realize all

he has resisted, endured and suffered, before we venture to judge him too harshly, or to thank God that we are not as he is.

By a liberal construction of the provisions of chapter 126, section 1, Acts and Resolves of 1875, entitled "An Act to provide for religious instruction in prisons,"* and with the hearty coöperation and approval of your Board, the service of the Catholic Church was held, for the first time in the annals of the prison, in the chapel, on Sunday, June 6, 1875. Since then, conducted by the Rev. William Byrne, assisted by Rev. Joseph F. Mohan and the Rev. John B. Galvin, the service has been continued on each Sunday from 8.15 to 9.15 A. M., to an average attendance of 350 convicts. Of these, about 175 avail themselves of the privileges of the confessional, and its effect is quite marked,—but few of this number being reported for discipline; and so far the introduction of this service has not in any way interfered with the prison discipline.

ENTERTAINMENTS FOR THE CONVICTS.

During the lecture season several ladies and gentlemen volunteered their services to cheer, amuse and instruct the inmates. The course of lectures were as follows; viz. :—

Nov. 11,	B. W. Williams, . . .	History of the Boston Press.
Dec. 16,	Mount Vernon Choir, . .	Concert.
30,	Rev. Mr. Trowbridge, . .	Life in Turkey.
Jan. 11,	Rev. Mr. Cudworth, . . .	Temperance.
25,	High and Latin School, . .	Readings and Declamations.
Feb. 8,	F. N. Peloubet, . . .	Origin of Man.
25,	J. H. Smith, . . .	-
Mar. 12,	Prison School, . . .	Exhibition.
26,	Measser's Band, . . .	Concert.
Apr. 28,	Mrs. Carter, . . .	Readings.

* SECT. 1. No inmate of any prison, jail or house of correction in this Commonwealth shall be denied the free exercise of his religious belief and liberty of worshipping God according to the dictates of his conscience, within the place where such inmate may be kept or confined; and it shall be the duty of the officers and boards of officers having the management and direction of any such institutions to make such rules and regulations as may be necessary to carry out the intent and provisions of this act.

SECT. 2. Nothing herein contained shall be so construed as to impair the discipline of any prison so far as may be needful for the good government and safe custody of its inmates.

SECT. 3. This act shall take effect upon its passage. [*Approved April 15, 1875.*]

On one of the holidays, we were favored by Mrs. J. Houston West with some of her choicest songs, and Prof. Churchill with select readings.

PRISON FLATS.

On July 9 last, I received from the city board of health an official notice to fill the flats belonging to the Commonwealth lying adjacent to and north of the prison walls. With your approval, I made a contract with the city board of health to fill the flats for \$4.50 per square. I have, also, by the use of unemployed convicts, filled in, with the refuse dirt of the prison, and by grading the vacant land owned by the State, a large space, thus saving some thousands of dollars to the State.

The city sewer, which emptied itself under the walls of the prison, has been extended some hundreds of feet towards deep water, necessitating the building of prison drains to connect with the sewer. This, with the filling up of the flats, has abated somewhat the obnoxious smells arising from the accumulating filth in the dock and on the flats.

SANITARY.

I can, with much pride, refer you to the report of the prison Physician, James A. Latimer, M. D. Some of the cases successfully treated by him I consider, for the benefit of medical science, deserve more than the passing notice given in his report.

GENERAL REMARKS.

The year has been a remarkable one. We have had no escapes, no violent assaults. With an atmosphere so foul that it turns white paint black in one hour, we had but little sickness and few deaths, with a larger number of convicts than were ever before confined within the walls; we have received some *seventy-five less* than during the previous twelve months. Although we have had many discouragements, yet we have cause to be truly thankful to our Heavenly Father for the many blessings received during the year.

In conclusion, I would thank Stephen N. Stockwell, Esq., editor of the "Boston Journal," and Col. Henry B. Ware of Cambridge, for their generous donation of books for the

prison library. I would also take this opportunity to bear testimony to the efficient and faithful manner in which the prison officers have discharged their difficult and trying duties, and I thank them, one and all, for their vigilance, prompt assistance and obedience in executing my orders and enforcing the prison rules.

And to you, gentlemen of the Board of Inspectors, permit me to express my grateful acknowledgment for the uniform courtesy and kindness that has governed your official intercourse with myself, and for the great assistance and support that your counsel and advice have been to me during the severe trials of the year.

I remain, very respectfully,

Your obedient servant,

S. E. CHAMBERLAIN,

Warden.

[A.]

Names of Prison Officers, Rank, When Appointed, Yearly Salaries and Amount Received during the Year.

Date of Appointment.	NAME OF OFFICER.	Rank.	SALARY PER ANNUM.		Amount Received.
			To May 1, 1875.	From May 1, 75.	
April, 1872,	Lewis, Weston,*	Inspector,	\$200 00	\$200 00	\$100 00
April, 1874,	Howe, Estes,	"	200 00	200 00	200 00
July, 1874,	Pierce, James,	"	200 00	200 00	200 00
May, 1875,	Parnenter, Ezra,	"	200 00	200 00	83 33
Dec., 1871,	Chamberlain, S. E.,	"	200 00	200 00	3,500 00
Aug., 1855,	Hale, Almon,	Warden,	3,500 00	3,500 00	1,758 32
April, 1854,	Peirce, William,	Deputy Warden,	1,800 00	1,700 00	2,000 00
April, 1873,	Speare, S. L. B.,	Clerk,	2,000 00	2,000 00	2,000 00
Jan., 1874,	Latimer, James,	Chaplain,	1,000 00	1,000 00	1,000 00
May, 1862,	Beverstock, Francis,	Physician,	1,200 00	1,100 00	1,158 32
Aug., 1856,	Darling, E. S.,	Turnkey,	1,200 00	1,100 00	1,158 32
Nov., 1866,	Fuller, Joseph,	"	1,200 00	1,100 00	1,158 32
May, 1850,	Gale, C. W.,	"	1,200 00	1,100 00	1,148 68
July, 1850,	Lounsberry, G. A.,	"	1,200 00	1,100 00	1,158 32
Aug., 1870,	Owens, J. W.,	"	1,200 00	1,100 00	1,152 13
May, 1861,	Pearl, Samuel I.,	"	1,200 00	1,100 00	1,158 32
Oct., 1858,	Ramsell, William B.,	"	1,200 00	1,100 00	1,158 32
Jan., 1872,	Roa, Joshua B.,	"	1,200 00	1,100 00	1,152 41
April, 1868,	Simonds, J. F.,	"	1,200 00	1,100 00	1,116 48
April, 1868,	Wooda, Amos P.,	"	1,200 00	1,100 00	1,158 32
Aug., 1871,	Rall, George F.,	"	1,200 00	1,100 00	976 36
Mar., 1872,	Doc, Nahum A.,	Watchman,	1,100 00	1,000 00	1,068 34
Mar., 1871,	Devens, Thomas,	"	1,100 00	1,000 00	1,043 82

Aug., 1868,	Ellis, J. W.,	Watchman,	\$1,100 00	\$1,000 00	\$1,058 34
June, 1872,	Krakino, A. B.,	"	1,100 00	1,000 00	1,055 65
Aug., 1870,	Gould, Nathan J.,†	"	1,100 00	1,000 00	891 68
Nov., 1866,	Hunting, H. W.,	"	1,100 00	1,000 00	1,058 34
Feb., 1866,	Lord, Thomas W.,	"	1,100 00	1,000 00	1,058 34
Mar., 1859,	Norris, George W.,	"	1,100 00	1,000 00	1,058 34
Mar., 1873,	Ordway, George A.,	"	1,100 00	1,000 00	1,038 71
July, 1868,	Piper, J. H.,	"	1,100 00	1,000 00	1,058 34
Dec., 1871,	Preston, Thomas,	"	1,100 00	1,000 00	1,058 34
Mar., 1872,	Richmond, S. P.,	"	1,100 00	1,000 00	1,058 34
Mar., 1871,	Russell, B. F.,	"	1,100 00	1,000 00	1,058 34
Jan., 1871,	Seavey, S. D.,	"	1,100 00	1,000 00	1,058 34
May, 1873,	Smith, George P.,	"	1,100 00	1,000 00	1,041 67
Oct., 1872,	Campbell, C. H.,	"	1,100 00	1,000 00	1,041 67
Oct., 1874,	Elms, A. M.,	Assistant Watchman,	900 00	800 00	805 48
July, 1874,	Fitz, M. W.,	"	900 00	800 00	852 96
Jan., 1875,	Fraser, Alexander,	"	900 00	800 00	633 32
July, 1875,	Frazer, Peter G.,	"	900 00	800 00	161 27
Dec., 1873,	Hyde, E. O.,	"	900 00	800 00	785 02
Sept., 1872,	Hough, William E.,	"	900 00	800 00	858 32
Dec., 1873,	Huckins, Robert,	"	900 00	800 00	850 49
Apr., 1873,	Moore, James F.,	"	900 00	800 00	855 90
Aug., 1875,	Smith, W. H. H.,	"	900 00	800 00	98 91
May, 1874,	Patterson, Samuel,†	"	900 00	800 00	234 68
Sept., 1872,	McDonald, George A.,†	"	900 00	800 00	671 24
Total,			.	.	\$48,000 14

* Term expired.

† Resigned.

[B.]

Dr. MASSACHUSETTS STATE PRISON, in account with S. E. CHAMBERLAIN, Warden, for Year ending Sept. 30, 1875. Cr.

<i>Clothing and Beds and Bedding Department.</i>			
Stock on hand, Oct. 1, 1874, . . .	\$6,023 61		
Paid for this department during year, . . .	10,792 90		
		\$16,816 51	
<i>Education Department.</i>			
Paid for this department during year, . . .		591 69	
<i>Expense Department.</i>			
Stock on hand, Oct. 1, 1874, . . .	\$6,215 00		
Paid for this department during year, . . .	17,748 84		
		23,963 84	
<i>Fuel and Lights Department.</i>			
Paid for this department during year, . . .		16,211 62	
<i>Provision Department.</i>			
Stock on hand, Oct. 1, 1874, . . .	\$2,702 12		
Paid for this department during year, . . .	41,846 67		
		44,548 79	
<i>Repairs and Improvements Department.</i>			
Paid for this department during year, . . .		1,060 91	
Paid to Prisoners when discharged, . . .		428 00	
Paid for Transportation of Prisoners from Jails, etc., . . .		254 18	
Paid for Salaries of Officers during year, . . .		48,000 14	
<i>Clothing Department.</i>			
Received on account of this department during year, . . .			\$93 69
Stock on hand to new account, . . .			6,565 03
			\$6,658 72
<i>Expense Department.</i>			
Received on account of this department during year, . . .			\$9,768 18
Stock on hand to new account, . . .			2,237 80
			12,005 98
<i>Fuel and Lights Department.</i>			
Stock on hand to new account, . . .			5,746 80
<i>Provision Department.</i>			
Received on account of this department during year, . . .			\$134 25
Stock on hand to new account, . . .			3,066 02
			3,200 27
<i>Labor Department.</i>			
Earnings of Convicts during year, . . .			52,194 83
<i>Rental Department.</i>			
Received rent of houses to officers and for land, . . .			3,015 00
<i>Fees Department.</i>			
Received from Visitors, . . .			1,317 00

<i>Recapitulation.</i>		<i>Recapitulation.</i>	
Stock on hand, as above, . . .	\$14,940 73	Stock on hand, as above, . . .	\$17,615 15
Paid for departments, as above, . . .	136,934 95	Earnings of convicts, as above, . . .	52,194 33
		Received from sundry sources, as above, 14,328 12	
		Deficit against Prison,	\$84,137 60
			67,738 08
			<u>\$151,875 68</u>
	<u>\$151,875 68</u>		<u>\$151,875 68</u>

DISBURSEMENT AND INCOME ACCOUNT, *being balances of Departments.*

CR.

DR.

Labor department,	\$52,194 33	Clothing, and Beds and Bedding department,	\$10,157 79
Rental department,	3,015 00	Education department,	591 69
Visitors' fees,	1,317 00	Expense department,	11,957 86
		Fuel and Lights department,	10,465 32
		Provisions department,	41,348 52
Deficit against Prison,	\$56,526 33	Repairs and Improvements,	1,060 91
	67,738 08	Prisoners discharged,	428 00
		Salaries,	48,000 14
		Transportation of Prisoners,	254 18
	<u>\$124,264 41</u>		<u>\$124,264 41</u>

Financial Condition of the Prison, October 1, 1875.

Outstanding, due from J. M. Kenney (1873-74),	\$1,818 72	<i>Amounts brought forward,</i>	\$6,565 03
Outstanding, due from Haskell & Co.,	2,390 68	Stock in Expense department,	2,237 80
		in Fuel and Lights department,	5,746 30
		in Provisions department,	3,066 02
Stock in Clothing department,	\$6,565 03		<u>17,615 15</u>
<i>Amounts carried forward,</i>	<u>\$6,565 03</u>	Liabilities nothing.	<u>\$21,824 55</u>

We have examined the foregoing account of the Warden with the State Prison, and the statement of the balances of the various departments, and all the vouchers relating thereto, and certify that the same are correct.

ESTES HOWE,
JAMES PIERCE,
EZRA PARMENTER, } *Inspectors.*

MASSACHUSETTS STATE PRISON, Oct. 15, 1875.

[C.]

Table showing the Average Number and Cost per man for Officers, Provisions, Clothing, and all other Expenses, and the Average Cash Earnings per man for the last Twenty-one Years.

YEARS.	Number.	Provisions.	Clothing.*	Officers.	Sundries.†	Total.	Earnings.	Deficit.	Excess.
1855, .	483	\$37 64	\$15 48	\$52 13	\$39 18	\$144 43	\$111 39	\$33 04	-
1856, .	455	37 66	11 41	55 84	33 00	137 91	121 05	15 86	-
1857, .	441	43 06	10 93	68 32	32 55	154 87	121 54	33 33	-
1858, .	469	38 63	14 09	64 67	30 87	148 26	109 65	38 61	-
1859, .	495	37 14	11 80	63 08	18 00	130 02	111 60	18 42	-
1860, .	510	31 61	9 95	69 80	10 29	113 15	118 27	-	\$5 12
1861, .	520	35 23	9 57	58 88	22 11	125 79	121 14	4 65	-
1862, .	506	35 75	9 40	61 18	21 45	127 78	86 86	40 92	-
1863, .	431	41 48	7 81	70 45	45 69	165 34	142 52	22 82	-
1864, .	377	62 69	15 53	78 21	65 61	222 04	149 09	72 95	-
1865, .	359	71 10	27 21	77 25	61 10	236 66	174 93	61 73	-
1866, .	470	59 75	20 09	60 68	31 54	172 06	173 85	-	1 78
1867, .	537	62 44	17 27	61 11	15 34	156 17	197 79	-	41 63
1868, .	546	73 65	17 76	64 24	26 62	182 27	232 91	-	50 64
1869, .	569	71 20	19 00	61 20	22 71	174 11	222 56	-	48 45
1870, .	594	67 00	21 67	60 97	32 54	182 18	227 27	-	45 00
1871, .	554	67 92	19 40	70 70	35 70	193 72	232 72	-	39 00
1872, .	543	68 23	18 72	78 01	57 39	222 26	249 22	-	26 96
1873, .	586	60 16	15 58	75 90	41 54	193 18	230 15	-	39 97
1874, .	645	58 40	22 65	73 17	37 52	191 74	125 74	66 00	-
1875, .	695	59 60	14 62	69 06	35 62	178 80	81 33	97 47	-

* Including bedding, and every description of dry goods used in the prison.

† Including transportation of prisoners, repairs and improvements, money paid to convicts when discharged, support of school, etc.

[D.]

Relating to Contracts.

NAME OF CONTRACTOR.	Class of Manufactures.	Time.	Number of Men.	Rate per day.	Amount Earned for Labor.
Tucker Manufactur'g Co.,	Bronz'd Iron Goods,	3 mos.,	68	\$0 90	\$4,855 05
		3 "	40	90	3,999 60
		1 mo.,	12	90	300 00
Haskell & Co., . . .	Basket-making,	15 mos.,	22	80	296 00
Liverus Hull, . . .	Spring Beds, &c.,	12 "	40	75	9,133 49
Fearing, Rodman & Swift,	Chain-makers, .	3 "	40	1 08	3,435 78
		9 "	80	90	13,029 39
		3 "	35	1 00	2,032 00
Averill & Hunting, . .	Brush-making, .	9 "	30	60	4,017 30
		9 "	30	piece.	2,682 92
J. M. Goldsmith, . . .	Cotton Tie Bands, .	9 "	35	75	5,897 27
Hiram Tucker & Co., .	Bronzed Goods, .	4 1/2 "	22	75	2,515 53
					\$52,194 33

[E.]

STATISTICS.

TABLE No. 1.

The whole number of convicts, October 1, 1874, was	683
The number received under warrants from the courts during the year ending and including September 30, 1875, was	169
	<hr/> 852
Discharged between October 1, 1874, and September 30, 1875 :—	
By expiration of sentence,	126
death,	9
remission of sentence,	24
To insane hospital,	4
	<hr/> 163
Total number, September 30, 1875,	689
	<hr/> 852

TABLE No. 2.

Ages of Convicts now in Prison.

From 15 to 20 years,	55	From 50 to 60 years,	21
20 to 25 years,	208	60 to 70 years,	12
25 to 30 years,	153	70 to 80 years,	2
30 to 40 years,	165		<hr/> 689
40 to 50 years,	73		

TABLE NO. 3.

Ages of Convicts received last year.

From 15 to 20 years,	27	From 50 to 60 years,	6
20 to 25 years,	53	60 to 70 years,	3
25 to 30 years,	31		
30 to 40 years,	37		169
40 to 50 years,	12		

TABLE NO. 4.

Crimes of Convicts now in Prison.

Abortion,	1	Obstructing railroad,	2
Adultery,	8	Obtaining goods and money	
Arson,	24	by false pretences,	10
Assault with intent to murder,	22	Polygamy,	1
Assault with intent to rape,	25	Perjury,	2
Attempt to rob,	11	Rape,	12
Attempt to break and enter,	10	Robbery,	91
Breaking and entering vessel,		Receiving stolen goods,	7
shop, house or other build-		Sodomy,	1
ing, intending to steal,	218	Stealing letter from post-	
Burglary,	26	office,	3
Common and notorious		Unlawfully burning clothes,	1
thieves,	20	Uttering forged orders for	
Crime against nature,	1	money,	3
Embezzlement,	2	Uttering and passing coun-	
Forgery,	22	terfeit money,	1
Incest,	4	Engraving plate to make	
Larceny in shop, depot, dwell-		currency,	1
ing-house or other building,	60	Having obscene picture for	
Larceny from person,	48	sale,	1
Manslaughter,	30		
Murder,	26		689

TABLE No. 5.
Crimes of Convicts received during the Year.

Abortion,	1	Larceny from the person,	10
Adultery,	2	Manslaughter,	5
Assault with intent to murder,	6	Murder,	3
Assault with intent to commit rape,	5	Obtaining goods and money falsely,	5
Assault with intent to rob,	1	Perjury,	2
Attempt to break and enter,	2	Receiving stolen goods,	2
Arson,	6	Rape,	1
Breaking and entering vessel, shop, house or other building, intending to steal, and stealing,	54	Robbery,	20
Burglary,	8	Stealing letter from post-office,	2
Common thieves,	5	Uttering and passing counterfeit money,	2
Embezzlement,	2	Having obscene picture for sale,	1
Forgery,	3	Engraving plate to make currency,	1
Incest,	2		
Larceny in shop, depot, dwelling-house or other building,	18		169

TABLE No. 6.
Period of Sentences of Convicts now in Prison.

For 1 year,	14	For 8 years,	16
1 year and 6 months,	12	9 years,	6
2 years,	35	10 years,	50
2 years and 6 months,	23	11 years,	2
3 years,	129	12 years,	15
3 years and 6 months,	11	13 years,	1
4 years,	54	14 years,	4
4 years and 6 months,	3	15 years,	12
5 years,	152	16 years,	3
5 years and 6 months,	2	20 years,	9
6 years,	29	Life,	60
7 years,	46		
7 years and 6 months,	1		689

TABLE No. 7.

Period of Sentences of Convicts received last year.

For 1 year,	8	For 7 years,	16
1 year and 6 months,	14	8 years,	5
2 years,	14	10 years,	8
2 years and 6 months,	1	12 years,	1
3 years,	40	15 years,	2
3 years and 6 months,	4	20 years,	2
4 years,	7	Life,	8
5 years,	38		
6 years,	1		169

TABLE No. 8.

States and Countries of which Convicts now in Prison were Natives.

Alabama,	1	North Carolina,	1
Australia,	1	Newfoundland,	2
Canada,	15	New Jersey,	2
Connecticut,	13	New Hampshire,	14
Cuba (West Indies),	1	Ohio,	1
Denmark,	1	Prince Edward Island,	2
England,	30	Portugal,	1
France,	8	Prussia,	1
Germany,	9	Pennsylvania,	13
Georgia,	1	Rhode Island,	13
Illinois,	3	Scotland,	12
Italy,	3	South Carolina,	1
Ireland,	84	Switzerland,	9
Kentucky,	3	Texas,	1
Louisiana,	2	Vermont,	18
Massachusetts,	310	Virginia,	2
Maryland,	5	At sea,	2
Missouri,	1		
Maine,	39		689
New Brunswick,	13		
New York,	50		
Nova Scotia,	6		

Of the above, 54 are negroes.

TABLE NO. 9.

States and Countries of which Convicts received last year were Natives.

Connecticut,	1	Nova Scotia,	2
Canada,	1	New Jersey,	1
Cuba (West Indies),	1	New York,	10
Denmark,	1	Newfoundland,	1
England,	8	Ohio,	1
France,	1	Pennsylvania,	3
Germany,	3	Rhode Island,	1
Illinois,	2	Scotland,	5
Ireland,	15	Virginia,	1
Kentucky,	1	Vermont,	3
Massachusetts,	93		
Maine,	6		169
Missouri,	1		
New Hampshire,	4	Of the above, 9 are negroes.	
New Brunswick,	3		

TABLE NO. 10.

Convicts now in Prison were convicted as follows:—

Barnstable,	3	New Bedford,	24
Boston,	343	Pittsfield,	26
Cambridge,	47	Plymouth,	13
Dedham,	23	Salem,	33
Fitchburg,	9	Springfield,	30
Greenfield,	8	Taunton,	17
Lawrence,	20	Worcester,	44
Lenox,	3	Edgartown,	3
Lowell,	25		
Newburyport,	9		689
Northampton,	9		

TABLE No. 11.

Convicts received last year were convicted as follows:—

Barnstable,	2	New Bedford,	8
Boston,	67	Pittsfield,	2
Cambridge,	12	Plymouth,	3
Dedham,	9	Salem,	7
Edgartown,	2	Springfield,	4
Fitchburg,	11	Taunton,	9
Greenfield,	1	Worcester,	14
Lawrence,	7		
Lowell,	10		169
Northampton,	1		

TABLE No. 12.

Employment of Convicts, September 30, 1875.

<i>For Contractors.</i>			
Brush-makers, Averill & Hunting,	60		
Bronzing-shop, Hiram Tucker & Co.,	12		
Machine-shop, Hiram Tucker & Co.,	10		
Chain-makers, Fearing, Rodman & Swift,	80		
Cotton Tie-makers, J. M. Goldsmith,	35		
Spring Beds, L. Hull,	27		
Blacksmiths, L. Hull,	13		
			237
<i>For Prison Account.</i>			
Barbers, clothes-menders and washmen,	20		
Carpenters, cooper and painter,	4		
Cooks and bakers,	17		
Runners for shop,	17		
Sweepers, waiters and hospital nurse,	18		
Team hand, yard hands, wood-sawyer and other laborers,	20		
Shoemakers,	4		
Tailors,	3		
			103
In close confinement for safe-keeping,	9		
Old, infirm, and in hospital, sick,	21		
			30
Unemployed,			319
Total,			689

TABLE No. 13.

The Sentences of Convicts now in Prison expire as follows:—

Oct., Nov. and Dec., 1875,	25	In 1885,	9
In 1876,	155	1886,	6
1877,	123	1887,	2
1878,	110	1888,	2
1879,	79	1890,	3
1880,	49	1891,	3
1881,	22	1898,	1
1882,	18	Life,	60
1883,	11		
1884,	11		689

TABLE No. 14.

Life Sentences.

Number under sentence for life, October 1, 1874,	63
Number received during the year ending September 30, 1875,	8
	71
Discharged during the year ending September 30, 1875:—	
By remission of sentence,	7
death,	4
	11
Total in prison, September 30, 1875,	60

TABLE No. 15.

Names of Crimes of Convicts in Prison under Sentence of Imprisonment for Life.

Assault, intending rape,	2	Rape,	11
Arson,	12	Robbery (with force and violence),	7
Burglary,	2		
Murder, 2d degree,	20		
Murder (sentence of death commuted),	6		60

TABLE No. 16.

Names of Crimes of Convicts under Sentence for Life received last Year.

Assault, intending rape,	2
Burglary,	1
Highway robbery,	1
Murder,	4
	<hr/> 8

TABLE No. 17.

Recommitments.

Of 689 convicts now in prison, 97 are recommitments, viz. :—

For the 2d time,	85
3d time,	7
4th time,	5
	<hr/>
Total,	97

Of the 169 convicts received during the last year, 16 are recommitments, viz. :—

For the 2d time,	13
3d time,	2
4th time,	1
	<hr/>
Total,	16

TABLE No. 18.

Of Numbers, etc., of Convicts during the year.

The largest number at any one time during the year was . 714	December, 1874, . . . 685 $\frac{1}{2}$
The smallest number at any one time during the year was 682	January, 1875, . . . 691 $\frac{1}{2}$
The average number during the year, per day, was . 694 $\frac{1}{2}$	February, 1875, . . . 691 $\frac{1}{2}$
Monthly average :—	March, 1875, . . . 691 $\frac{1}{2}$
October, 1874, . . . 690 $\frac{1}{2}$	April, 1875, . . . 691 $\frac{1}{2}$
November, 1874, . . . 692 $\frac{1}{2}$	May, 1875, . . . 700 $\frac{1}{2}$
	June, 1875, . . . 709 $\frac{1}{2}$
	July, 1875, . . . 703 $\frac{1}{2}$
	August, 1875, . . . 697 $\frac{1}{2}$
	September, 1875, . . . 689 $\frac{1}{2}$

TABLE No. 19.
Relating to Pardons for Twelve Years.

Y E A R.	Average No. of Men.	Pardoned.
In 1864,	376½	30
1865,	359	25
1866,	470½	16
1867,	537	13
1868,	546	34
1869,	568½	30
1870,	593½	63
1871,	554½	35
1872,	543½	16
1873,	586	10
1874,	647	20
1875,	694½	24

TABLE No. 20.
Relating to Punishments for Seven Years.

Y E A R.	Whole Number of Offences.	Whole No. of Days of Punishment.	Average Number of Men.
1869,	526	1,195	568
1870,	586	1,334	593
1871,	493	1,630	554
1872,	487	1,387	543
1873,	427	1,396	586
1874,	394	1,264	647
1875,	499	1,464	695

[F.]

Daily Rations for Convicts in the Massachusetts State Prison.

SUNDAY.

Breakfast.—Rice hash, white bread and coffee.

Dinner.—Meat hash, graham bread and coffee.

MONDAY.

Breakfast.—Fish hash, white bread and coffee.

Dinner.—Corned beef and vegetables and white bread.

Supper.—White bread and coffee.

TUESDAY.

Breakfast.—Meat hash, white bread and coffee.

Dinner.—Baked beans and brown bread.

Supper.—White bread and coffee.

WEDNESDAY.

Breakfast.—Mashed potatoes and salt pork, white bread and coffee.

Dinner.—Beef soup and white bread.

Supper.—White bread and coffee.

THURSDAY.

Breakfast.—Meat hash, white bread and coffee.

Dinner.—Pea soup and white bread.

Supper.—White bread and coffee.

FRIDAY.

Breakfast.—Fish hash, white bread and coffee.

Dinner.—Baked beans and brown bread.

Supper.—White bread and coffee.

SATURDAY.

Breakfast.—Meat hash, white bread and coffee.

Dinner.—Beef soup and white bread.

Supper.—White bread and coffee.

CHAPLAIN'S REPORT.

To Gen. S. E. CHAMBERLAIN, *Warden Massachusetts State Prison.*

In the department intrusted to my care, the methods and instruments employed during the two previous years remain unchanged, and their utility is increasingly manifest.

First. PREACHING UPON THE SABBATH.

While it is readily conceded that it is a prime duty of a prison chaplain to preach, there is a conviction in the minds of some that it is only a public recognition of the Sabbath which the State enjoins out of self-respect, or, perhaps, as a means of employing the attention of the convicts, that they may thus be kept in more quiet behavior. Some would exclude everything from such preaching but mere surface-ethics, in the idea that anything more would be wasted. My own conviction, in this the third year of my service, is emphatically opposed to any such views. They do justice neither to the design nor usefulness of preaching to convicts. The gospel of Christ preached to them is more than a means of discipline, however much it may accomplish in that direction, and it is more than an expression of public respect for the Christian Sabbath. It is an instrumentality honored of God in saving men from sin and its consequences in both worlds, and its achievements among criminals are most conclusive of its divine origin and power.

The complex motives sustaining character outside of prison walls—public opinion, self-respect, self-interest—are all wanting inside prison-bars. Worse than this, their opposites—public disgrace, wounded pride and revengeful despair—goad the criminal to brace himself in opposition to the truth. Here is concentrated the hardened guilt of offenders gleaned

from the broad extent of our whole State; but the light of the gospel can shine in such darkness, and reconstruct even such ruin. Tried by any tests,—such as most attentive hearing when our chapel is crowded to excess, repeated instances of tender penitence and irreproachable conduct, daily prayer and close study of the Bible, or successful exposure to temptation when released,—many of those who hear the gospel only in prison must stand approved by all candid and honest judgment.

Those clergymen who have exchanged with me, some of them of long experience, unanimously declare my audience unsurpassed in eager appreciative hearing. No prison chaplain can find an excuse for a poor sermon on the plea that a good one would not be appreciated. I sincerely hope that no interruption will come to the united service always observed in our institution.

Second. THE SABBATH SCHOOL AND SUNDAY MORNING PRAYER-MEETING.

These have continued to prove themselves the means of incalculable good. Being voluntary, they furnish some measure of the religious interest in the prison. Our teachers from outside continue the same punctuality and faithfulness as heretofore. The International Series of Lessons direct attention to themes that stimulate and reward faithful study. Bible helps are eagerly sought for. One hundred copies of Bible Studies, published monthly in Chicago, are donated by C. L. Heywood, Esq., and by being passed around, they reach all who attend the Sunday school. Visitors testify to a close attention to recitation, and an apparent interest fully equal to any exhibited by schools connected with our best churches.

Testimonies in our prayer-meeting continue to grow in intelligence and sincerity of Christian experience. When it is remembered that very few have been familiar with the methods and phraseology of prayer-meetings elsewhere, it is remarkable that there is so little in manner, thought or speech that would discredit a similar exercise in any of our churches. The greater number of our teachers stop to the prayer-meeting as spectators, and they unite with myself in wondering admiration of the mental and spiritual growth, the joyous

transformations of countenance of those quickened and renewed by the gospel. We unite in grateful appreciation of the productiveness of our field of labor.

Third. THE DAY SCHOOL.

The value of education, as a means of reform, has been revealed with continued clearness during the past year. The methods and arrangements of the previous year have been faithfully followed with encouraging results. With one exception, the teachers have been changed, three having left the prison. Successors, zealous and useful, have been found among the graduates of our senior department. From the beginning, no difficulty has arisen from placing convicts in the superior position of teachers.

The following statistics and statements indicate, in part, the success of this school during the first year of its existence, ending July 20 last :—

Whole number of convicts in attendance, 247

Attainments on entering School.

Reading.	Writing.	Arithmetic.	Number.
None, . . .	None, . . .	None, . . .	57
Very poor, . . .	Very poor, . . .	Multiplication table, .	97
Poor, . . .	Very poor, . . .	Not above division, .	52
Fair, . . .	Fair, . . .	To fractions, . . .	61
			247

Of the 57 who could not read or write, only one left school without being able to do both, and he had learned the alphabet in an attendance of brief duration. Of the 97 that could read and write very poorly, at least 50 might have been properly counted unable to read, for they could do little more than slowly blunder; but it was thought safer to set them down as "very poor," though really incompetent. During the year, 25 have regularly graduated, having mastered the whole of arithmetic, a very fair knowledge of grammar and geography, with very considerable attainments in composition and book-

keeping. Eighty-eight are now in attendance. The others have left with more or less progress, according to ability and time of study. Some cannot bear the quiet of sitting at a school-desk; but even a brief term of study has marked results for the better. Mutual courtesy and self-respect thrive in the atmosphere of quickened thought and mental growth; and when released from imprisonment, those who have learned manliness in a prison school will be less inclined to the shame and degradation of criminal associations. I would repeat with emphasis the convictions expressed in my last report as to the usefulness of such a school. Its privileges are eagerly coveted, and, with very rare exceptions, honestly used. Every motive to make imprisonment really reformatory, sanctions the principle and policy of maintaining a permanent, well-appointed day school, to which those shall be eligible who are ignorant of such common branches as are necessary for comfort and success in the ordinary walks of life. Beheld constantly by those who cannot attend, it is a standing monument of a clement disposition on the part of the State that works most happily in softening hardened bitterness and revengeful opposition, because of their own punishment. To quote from my report of last year: "Such a school should be a permanent fixture, independent of any question of profit-and-loss in the annual balance-sheet; it being understood that Massachusetts helps to make men self-respecting and productive in honest industry out of her criminals, rather than coin a few dollars, more or less, out of their convict labor; and not only so, but that it is cheaper, and vastly more economical in the final result. If our present Statutes, rightly interpreted, would enforce 'hard labor,' when it is possible to farm it out, to the exclusion of such study, then let them be so modified that a brief term of study shall be compulsory for all those whose ignorance would otherwise well-nigh defeat all the desired ends of punishment." Is it too much to hope that our Statutes may give full authority to keep those under instruction who need it, however clamorous the demand for labor?

Fourth. TEXT-BOOKS FOR PRIVATE STUDY.

These have been continued in the cells of those desiring them, with gratifying results. No new purchases have been made; but the increasing demand would justify a moderate addition, especially of dictionaries and geographies. About one thousand various text-books are in use, besides slates and writing-books.

Fifth. THE PRISON LIBRARY.

This has been supplemented by purchase and donation to an unprecedented extent. When expending the usual appropriation for the purchase of new books, we were able to find many that were valuable, at very low prices. The supplement to our catalogue gives the titles of 537 volumes, instead of 210, as last year. Added by purchase, 382; by donation, 155. Of the latter, 110 were unbound volumes of magazines, etc., which have been bound by our librarian. He has also rebound 235 old books during the year, and covered 845. The number of volumes in the library is 3,747; number drawn during the year, 51,168,—an increase of 5,653 over last year. An assistant has been detailed for the librarian, and the work of caring for and distributing the books has been performed with great fidelity and thoroughness.

My duty is especially welcome, because it concerns itself entirely with questions, labors and agencies that are remedial and merciful. It seeks to soften the severities of prison life, grievous at best, without detracting from their usefulness. It would rather heighten their service as means of reform.

Some good and earnest minds fear that we thus defeat the intent of the law which sentences to "hard labor." I wish to meet this objection. Whatever the original intent of such phraseology in the sentence pronounced upon each convicted criminal, it is not now intended that "hard labor" shall be intentionally afflictive. The steady progress of prison discipline has been towards an amelioration of punishment as such, beyond what is inevitable in depriving the prisoner of liberty. Those who administer prisons do not feel called upon to try to make the prisoner's life wretched; they know full well

that at best a wretchedness is inevitable that no man can measure. They therefore seek, by considerateness, by a kind of respecting tenderness, to keep manhood alive in those whose position is at best almost incompatible with hope. They think this course far more likely to give usefulness to punishment, more Christian, and better adapted to save the State from classes confirmed in criminal courses.

The folly of the objection appears in the fact that the labor part of a criminal's sentence is almost its only alleviating feature. When compelled to idleness, his lot is sometimes almost unbearable. Long ago our State abandoned a degrading uniform for prison wear; and interest as well as humanity prompts to a treatment that shall always unite generosity with severity, and reach out the hand of fraternal uplifting to all, even if—I had almost said *because*—expiating past offences by deserved punishment.

I will prolong this review, already extended beyond my intention, only to thank you and your officers for all kind coöperation.

Very respectfully, yours,

S. LEWIS B. SPEARE,

Chaplain.

PHYSICIAN'S REPORT.

To Gen. S. E. CHAMBERLAIN, *Warden Massachusetts State Prison.*

SIR:—I have the honor to present to you herewith, in accordance with the usual custom, the following statement of the medical department of this institution for the year ending September 30, 1875.

Since my last report no epidemics of a serious nature have prevailed.

In the winter we had several cases of German measles, which ran a very severe course. They were isolated, placed in a large and well-ventilated room above the chapel, and kindly cared for by the officer and nurses detailed to take charge of them.

The daily applicants for advice and treatment number	5.508
Patients admitted to hospital,	27
Days' residence in hospital,	1.511
Excused for a day from labor,	455
Invalids in hospital for a day,	37

During the year nine deaths have occurred, as follows:—

1874.—Nov. 1. George Street (colored) died this p. m. of congestion of lungs, aged 32 years. In prison, 10 months. Crime, breaking and entering, Sentence, 3 years.

Nov. 19. Patrick Rooney died this a. m. of consumption, aged 36 years. In prison, 4 months. Crime, receiving stolen goods. Sentence, 3 years.

1875.—Feb. 11. Edward Gee died this a. m. of consumption, aged 26 years. In prison, 7 years. Crime, robbery. Sentence, life.

March 8. Albert J. Gigger (negro) (2d comer) died this A. M. of consumption, aged 24 years. In prison, 2 years and 8 months. Crime, breaking and entering. Sentence, 3 years.

May 19. James Wilson died this A. M. of consumption, aged 58 years. In prison, 19 years and 5 months. Crime, murder. Sentence, life.

June 1. Thomas Fallon died this A. M. of consumption, aged 60 years. In prison, 8 years and 5 months. Crime, murder. Sentence, life.

July 14. E. R. Burns died this A. M. of consumption, aged 20 years. In prison, 22 months. Crime, burglary. Sentence, 3 years.

Sept. 2. John Haynes (2d comer) died this A. M. of cholera morbus, aged 26 years. In prison, 2 years and 8 months. Crime, larceny. Sentence, 5 years.

Sept. 13. Charles May (2d) died this P. M. of disease of heart, aged 29 years. In prison, 5 years and 10 months. Crime, breaking and entering. Sentence, 9 years.

The Commissioners on Lunacy, at the request of the Warden, met twice during the year. Convicts Charles E. Nelson, Harry Powers, Joseph West and Charles Chevelier were examined, found to be insane, and their removal to a state lunatic hospital was recommended, and they were sent to Worcester under a warrant from the court.

In closing my Report, I would express my thanks to the officers of this institution for their willing and prompt cooperation in all the duties pertaining to my department. And especially to my assistant, Mr. G. A. Lounsberry, who has done everything in his power to relieve the wants of the sick.

Respectfully submitted,

JAMES A. LATIMER, M. D.,

Physician Massachusetts State Prison.



PUBLIC DOCUMENT No. 14.

Commonwealth of Massachusetts.

STATE AGENCY FOR AIDING DISCHARGED CONVICTS, }
22 BROMFIELD ST., BOSTON, Sept. 30, 1875. }

*To His Excellency the Governor and the Honorable the Executive Council
of the Commonwealth of Massachusetts.*

GENTLEMEN :—The State Agent for Aiding Discharged Convicts herewith presents his Annual Report for the year ending September 30, 1875.

A condensed statement of expenditures is embraced herein. A detailed statement of items, duly vouched, has been deposited in the office of the state auditor. Three hundred and sixty-five discharged prisoners have come under my care during the past year, most of whom have received such material aid as seemed best adapted to their immediate wants, in the varied forms of board, tools, clothing, lodging, meals, provisions and family stores. All have received sympathy and advice, and been further aided in reaching their homes and friends in distant parts of the State, or in other States. Some have been assisted to their friends and homes, or to seek employment in each New England State; also, in New York, New Jersey, Maryland, Delaware, Pennsylvania, Ohio, Illinois, Minnesota, Indiana, Wisconsin, Texas, California, and several to the British Provinces, and to Canada. Two hundred

and fifty-eight of these men have been inmates of the Massachusetts State Prison, either during the past year or in former years. One hundred and seven were discharged from the different houses of correction within this Commonwealth.

Although it has been very difficult indeed, during the past year, to find the right kind of employment for this class of men, I am pleased to be able to say that my efforts to render them assistance, in many cases, have been attended with gratifying results. I am frequently receiving calls, letters and messages from these men, showing a grateful appreciation of the helps rendered them, ascribing their hopes, right resolves, efforts and success, to the interest taken in them when released from prison life.

In my intercourse with this class of men, I find that idleness is the source of a great deal of vice and crime, but it is seldom that a statistical view of the relation is reached.

At an inspection of the prison and penitentiary at Philadelphia, it was shown that a large proportion of the inmates were young men from seventeen to twenty-one years of age. Inquiry proved that most of them had not been regularly employed in any business previous to their imprisonment. In many cases they had sought work at some trade, but unsuccessfully, employers having told them that, by the rules of the trades-unions, only a limited number of apprentices could be admitted; of course there were no vacancies, and the applicants were compelled to be idle. It is not strange, under these circumstances, that they fell into vicious courses.

I find the same thing exists in Massachusetts; that it is this forced idleness that helps in a great measure to fill our jails and prisons. Do away with many of the bad rules of trades-unions, close the dram-shops, look after the lads and young men faithfully before they are led into crime, take them as apprentices in all the different trades, and see to it that every young man is furnished with some employment whereby he can earn an honest livelihood, before he is led into committing crime through idleness, and in five years' time, I think, the prisoners in the different prisons and jails can be reduced fifty per cent. Oftentimes it is much cheaper, and far more healthy, to use the preventive of disease, than it is to try the experiment of a remedy after the disease is upon us.

In reading from a monthly magazine lately published in this city for the benefit of the North End Mission, I find the following, related by Dr. Elisha Harris, of the New York Prison Association. His object in relating it was "to show how crime perpetuates itself, where the criminal class finds its chief supplies, and how much cheaper it is to succor and reform, than to suffer the invasion of crime, and to support the criminal in prison."

He follows out the history of one young girl, "who had been turned adrift in a country village, with her younger sisters, and was left to float about, begging a reluctant living, having no education, and forming only habits of indolence and mendicancy. No home opened before her; no human heart won her to a life of virtue; no Christian hand was stretched out to save her. This was the condition in which a Christian community left her to grow up, and terribly was the community punished for its dreadful neglect. This girl, without a legal marriage, became the mother of a long race of paupers and criminals. Her descendants have cursed the county where she was permitted to grow up uncared for, down to the present time. The county records show that six hundred and seventy-three of her posterity were known to be paupers, prostitutes or criminals. In one family group, in this awful line of abandoned persons, of seventeen children and grandchildren, nine had served in state prison, for serious crimes, for the aggregate period of fifty years, while others had been the frequent inmates of jails, penitentiaries and almshouses. One of the youngest of the grandchildren had been resented within the year for the term of twenty years. Overlooking the indescribable horror of such a family life, its history of drunkenness, abject misery, extreme suffering and utter wretchedness, mental and moral, think what an expense the support of such a body of vagrant and vicious persons must be to the county! How much cheaper, as well as more Christian, it would have been to have provided a kind home for this girl and her little sisters! Such extreme incidents as this, perhaps, are rarely paralleled, but vice constantly perpetuates itself. It probably ordinarily destroys, through exposure and violence, a portion of its descendants, but still the dark line lingers along through the generations. How

important and practical are all judicious efforts to bestow a Christian education upon these homeless ones, to rescue them from an Arab life, to teach them some supporting industry, and to place them where they will have the strongest inducements to live an honest, upright and virtuous life."

Over the first few weeks of a discharged prisoner's recovered liberty, he certainly needs true sympathy, and the opportunity of earning an honest livelihood; without that, he can do nothing towards reformation. It is certain that all such discharged prisoners as intend to live well, deserve every encouragement. The stigma of the prison has imprinted, oftentimes, upon the countenance of the discharged prisoner, the almost ineffaceable mark of a prison life, and that, sometimes, is in the way of their obtaining honest employment. They come out of prison with very little money, and but few real friends; they make resolutions to be steady, industrious and honest; with these purposes in their hearts, they endeavor to procure employment, but public opinion is against them; it is said they are or were felons; no one wants them; they become suspicious of all around them; no one, they think, will trust them; they suspect every one, and most every one is suspicious of them, and oftentimes they think there is no use to try and keep in the right path. Then they are in the greatest danger of going back to prison again.

Just at such times as this, is when they want to be taken by the hand by all good citizens, and made to feel that there is a work demanded at their hands, and that they are not entirely friendless; let them be assured that there is employment for them; let material aid be given them; let these things be done, judiciously but surely, and you will find very seldom that they are done to no purpose, for it is seldom that it is in the heart of man to withstand kindness.

Although I have said that my efforts to render them assistance, in many cases, have been attended with gratifying results, it is proper that I should add, that I have failed to induce all with whom I have labored with kindness, to remain true to their promises of living worthy lives. Some seem to be so organized, mentally or physically, or both, as to be utterly unable to resist temptation. If they come into contact with the vices and habits of early life, they are almost certain

to fall. They seem utterly beyond the power of human control. The kindest advice, the most urgent entreaties, the largest hopes of reward, all are lost upon them. Some, even while we have been doing the most that could be done to assist them and start them out anew in life, have used our acts of kindness and sympathy as a cloak to cover their wicked and unlawful deeds, and try to deceive the public in all manner of ways.

With many of that class, their career has been short. Notwithstanding all this, we should not be discouraged in our efforts for the great work of humanity in which we are engaged. We must expect such results in some cases. It would be remarkable indeed, if some, on their return to the world again, should not indulge in vice, or even be guilty of crime again. We can save them only by sympathy and encouragement. These are ever instruments of good with the fallen. We can reclaim them by no other means; and I cannot resist the conviction, that we should employ such means more generally and to greater extent than we do.

Owing to the large increase of prisoners since the appropriation for this object was granted, and to the increase that there will soon be in the expiration of sentences, and to the difficulty from stagnation in business, and other causes, in obtaining employment for this class of men, I shall feel compelled to ask for an increase of appropriation this coming winter for their benefit, and for the benefit of the Commonwealth.

The number of men assisted to tools during the year, whereby they could go to work at their different trades, is thirty-seven; to board awhile, while seeking employment, seventy-eight; to clothing, one hundred and fifty-one; to meals and lodging, sixty-three; to family stores, eighteen; to transportation to their friends and to other States to seek employment, one hundred and twenty-nine.

The amount drawn from the treasury of the Commonwealth for the past year has been as follows:—

The amount paid for tools,	\$289 27
For board of discharged prisoners while seeking employment,	279 22

For clothing,	\$785 22
For meals and lodging,	15 60
For family stores,	26 25
For transportation of discharged prisoners to their homes, and to other States to seek employment,	421 07
Rent of office, travel of self with and for discharged prisoners, post-office expenses and incidental ex- penses of office,	237 03
Salary,	1,000 00
<hr/>	
Making a total of	\$3,053 66

The average age of the men, when discharged from prison, that have been assisted during the past year, is thirty years eleven months and fifteen days.

Ninety-four were born of American parents, thirty-six of English parents, one hundred and seventy-seven of Irish parents, twenty-one Scotch, eleven Germans, four Italians, twelve from the British Provinces, six Canadians, four French.

Three hundred and fifty-four were white, eleven colored; two hundred and fifty-nine single, one hundred and six married.

Three hundred and seventeen were intemperate when arrested, forty-eight say they were temperate; three hundred and fifty-six could read and write, nine could not write their names.

One hundred and ninety-four hail from Boston, and claim Boston as their home when arrested; forty-seven say they live within a circle of twenty miles of Boston; thirty-two in different parts of the State more than twenty miles from Boston; seventeen have homes in other States; seventy-five say they have no home anywhere, are cosmopolites, travelling about from State to State. The majority of this last seventy-five were arrested in or near Boston.

Respectfully submitted,

DANIEL RUSSELL.





PUBLIC DOCUMENT No. 15.

A B S T R A C T

OF THE

RETURNS OF THE SHERIFFS

OF THE

Commonwealth of Massachusetts,

FOR THE YEAR ENDING SEPTEMBER 30, 1875.

PREPARED BY

THE SECRETARY OF THE COMMONWEALTH.

ABSTRACT OF THE RETURNS OF THE SHERIFFS

Of the several Counties in the Commonwealth, for the year ending September 30, 1875, in compliance with the General Statutes, chapter 17, section 72.

COUNTIES.	Amount of money received from County Treasurer.	Amount of money received for fees in civil processes.	Amount of money received for fees in criminal processes.	Amount received from all other sources.	Total amount of money received.	No. of days' attendance upon Supreme Judicial Court.	No. of days' attendance upon Superior Court.	No. of days' attendance upon Probate Court.	No. of days' attendance upon Court of Insolvency.	No. of days' attendance upon County Commissioners.	No. of days' attendance upon more than one court on same day.	Total number of days' attendance.
Barnstable,	\$500 00	-	-	\$90 00	\$590 00	5	15	8	-	18	3	46
Berkshire,	2,300 00	-	\$140 00	-	2,440 00	8	69	-	-	-	-	77
Bristol,	1,436 60	-	-	-	1,436 60	17	111	-	-	1	-	129
Dukes,	400 00	\$4 91	-	-	404 91	-	3	-	-	-	-	3
Essex,	1,800 00	-	-	75 00	1,875 00	29	105	-	-	-	-	134
Franklin,	1,570 00	-	-	-	1,570 00	5	47	-	-	-	-	52
Hampden,	1,250 00	-	-	167 00	1,417 00	12	79	-	-	-	-	91
Hampshire,	1,000 00	-	-	85 20	1,085 20	2	46	-	-	-	8	48
Middlesex,	2,200 00	-	-	48 00	2,248 00	67	216	-	-	-	42	283
Nantucket,	276 00	9 32	-	13 60	299 92	1	2	-	-	-	-	3

Norfolk,	\$2,300 00	-	-	\$5,324 10	\$7,524 10	25	31	-	-	6	-	62
Plymouth,	900 00	-	-	-	900 00	14	40	-	-	18	-	72
Suffolk,	2,500 00	-	-	-	2,500 00	183	658*	-	-	-	289	286
Worcester,	2,789 92	-	-	75 78	2,865 70	28	192	-	-	-	22	220
Totals,	\$21,122 52	\$14 23	\$140 00	\$5,828 68	\$27,105 43	396	1,614	8	-	43	314	1,506

* Superior Court, second session, 194; Criminal, 347; Superior Court, 317.



PUBLIC DOCUMENT No. 16.

ABSTRACT OF THE RETURNS

OF THE

REGISTERS OF DEEDS

OF THE

Commonwealth of Massachusetts,

FOR THE YEAR ENDING SEPTEMBER 30, 1875.

PREPARED BY

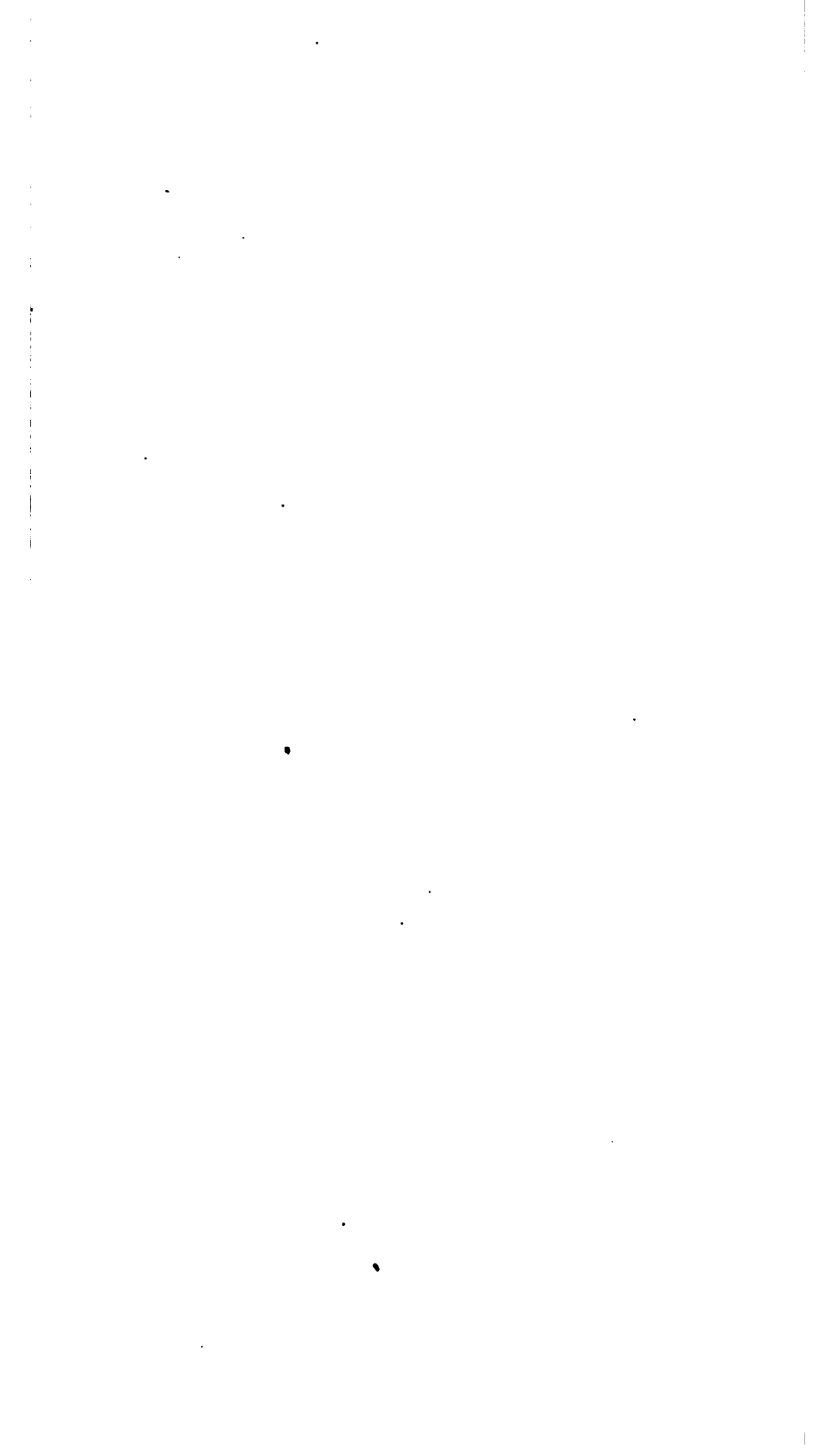
THE SECRETARY OF THE COMMONWEALTH.

ABSTRACT OF THE RETURNS OF REGISTERS OF DEEDS

In the several Counties of the Commonwealth, for the year ending September 30, 1875, in compliance with the General Statutes, chapter 17, section 102.

COUNTIES.	Names of Registrars.	Number of Deeds recorded.	Number of other Instruments.	Amount of Fees received for Deeds.	Amount received for other Instruments.	Number of legal pages covered.	Expenses of Office above what is paid by County.
Barnstable,	Smith K. Hopkins, .	1,728	91	\$1,146 00	\$22 75	5,380	None.
Berkshire Middle District, .	George I. Tucker, .	1,137	283	739 05	163 65	4,188	\$125 00
Berkshire Northern Dist., .	Herbert A. Fuller, .	1,006	108	756 90	87 66	3,672	25 00
Berkshire Southern Dist., .	Isaac Seeley, . . .	594	96	368 35	48 45	1,923	7 50
Bristol Northern District, .	Joseph E. Wilbar, .	3,228	401	2,637 15	220 70	11,000	1,350 00
Bristol Southern District, .	Charles C. Sayer, .	1,238	43	836 60	28 60	4,000	150 00
Dukes,	John S. Smith, . .	639	130	343 55	97 10	2,003	-
Essex Northern District, .	Abiel Morrison, .	2,212	38	1,547 75	26 00	7,303	765 25
Essex Southern District, .	Ephraim Brown, .	9,549	365	5,815 37	266 50	27,600	4,415 00
Franklin,	Edward Benton, .	1,842	480	1,232 61	156 18	5,740	820 00
Hampden,	James E. Russell, .	5,256	1,110	3,588 00	280 00	13,638	1,516 00
Hampshire,	Henry P. Billings, .	2,316	180	1,650 00	72 00	6,520	687 00

Middlesex Northern Dist., .	J. P. Thompson, .	2,038	717	\$1,771 34	\$241 37	7,600	\$305 00
Middlesex Southern Dist., .	Charles B Stevens, .	15,492	6,269	14,223 26	2,641 16	58,760	11,376 82
Nantucket,	William H. Macy, .	. 243	19	142 70	10 70	620	-
Norfolk,	J. H. Burdakin, .	6,775	367	5,762 50	286 50	17,187	4,073 58
Plymouth,	William S. Danforth, .	4,023	33	3,091 11	21 30	14,608	1,428 00
Suffolk,	Thomas F. Temple, .	12,164	9,802	11,655 80	7,080 95	71,755	14,551 60
Worcester,	Alexander H. Wilder, .	9,824	3,274	6,643 53	2,122 18	33,800	4,675 85
Total, . . . .	. . . . .	81,804	23,806	\$63,951 56	\$13,773 74	297,301	\$45,971 60



TWELFTH ANNUAL REPORT

OF THE

BOARD OF STATE CHARITIES

OF

MASSACHUSETTS,

TO WHICH ARE ADDED

REPORTS FROM ITS DEPARTMENTS.

WITH AN APPENDIX.

JANUARY, 1876.

BOSTON:
WRIGHT & POTTER, STATE PRINTERS,
79 MILK STREET (CORNER OF FEDERAL).
1876.



AN INDEX BY TOPICS.

	PAGE
Index,	iii
Errata,	vi
 REPORT OF THE BOARD,	vii-civ
 I.—THE BOARD OF CHARITIES AND ITS WORK,	ix-xxii
The Cost of Prisons and Hospitals,	xi
The New State Prison,	xii
The New Hospitals for the Insane,	xiv-xviii
The Women's Prison and the Westborough Enlargement,	xviii
The Board and its Departments,	xix-xxii
 II.—INSANITY IN MASSACHUSETTS,	xxii-xxxvii
Recent and Chronic Insanity,	xxvi
Exercise and Employment,	xxviii
Personal Freedom in Hospitals,	xxx
The Prevention of Insanity,	xxxii
Is Recent Insanity Increasing?	xxxv
Hospital Accommodation in Massachusetts,	xxxvii
 III.—THE STATE ESTABLISHMENTS AND THEIR CONDITION,	xxxviii-lxxii
I.—Prisons,	xxxix-xliv
1. State Prison at Charlestown,	xxxix-xliii
2. The State Workhouse at Bridgewater,	xlili
II.—The Lunatic Hospitals,	xliv-lili
1. The Worcester Hospital,	xliv-xlix
2. The Taunton Hospital,	xlix-lil
3. The Northampton Hospital,	lii
III.—The Pauper Establishments,	liv-lxi
The State Almshouse at Tewksbury,	liv-lxi
IV.—The Schools,	lxi-lxxii
1. The State Primary School at Monson,	lxi-lxvii
2. The Westborough Reform School,	lxvii-lxx
3. The Industrial School at Lancaster,	lxx
4. The Idiot School,	lxxi
 IV.—PAUPERISM IN MASSACHUSETTS: ITS COST AND CAUSES,	lxxii-lxxxiv
Pauperism in the Cities of Massachusetts in 1875,	lxxviii
 V.—PROCEEDINGS AND EXPENSES OF THE BOARD IN 1875,	lxxxiv-xcviii
Expenses of the Board and its Departments,	lxxxviii
The Work of the Departments,	lxxxix
The Visiting Agency,	xci-xcvii
Finances of the State Institutions,	xcviii
 VI.—REMARKS AND RECOMMENDATIONS,	c-civ

	Page
REPORT OF THE GENERAL AGENT,	1-41
POWERS AND DUTIES,	3-10
General Powers,	3
Special Duties,	3-9
General Duties,	9-10
THE WORK OF THE YEAR,	10-31
<i>Sub-Department of Immigration,</i>	10-15
<i>Sub-Department of Settlement and Local Business,</i>	15-26
A Digest of Decisions,	16-21
<i>Sub-Department of Transportation,</i>	26-29
EXPENDITURES FOR THE YEAR,	29
CONCLUSION,	31
SUPPLEMENT,	33-41
TABLES IN THE GENERAL AGENT'S REPORT.	
Immigrants for the Year,	13-15
Examinations and Settlements,	22
Complaints and Trials,	24
Removals and Transfers,	27
1. Immigrants and Head-Money, 1837-1848,	33
2. Immigrants and Head-Money, 1848-1872,	34
3. Immigrants, 1872-1875,	34
4. Nationality of Immigrants, 1848-1875,	35-36
5. Age of Immigrants, 1848-1875,	37
6. Sex of Immigrants, 1848-1875,	38
7. Vessels, Passengers, Expenses, 1848-1875,	38
8. State Patients admitted to Lunatic Hospitals, 1860-1875,	39
9. State Patients in Lunatic Hospitals, 1st of October, 1860-1875,	39
10. Average Number of State Patients in Lunatic Hospitals, 1860-1875,	40
11. Removals and Transfers from Lunatic Hospitals, 1860-1875,	41
12. Board of Lunatics and Paupers Collected, 1860-1875,	41
REPORT OF THE SPECIAL AGENT OF THE SICK STATE POOR,	43-61
I.—THE WORK OF THE YEAR,	45-55
1. The Visitation of the Sick,	47
2. The Investigation of Settlements,	47
3. Clerical Service and Correspondence,	49
4. The Auditing of Bills (Tables of Sickness and Locality),	48-54
The Cost of Supervision and Maintenance,	54
5. Epidemic Disease,	54
II.—EMPLOYÉS AND THEIR COST,	55
III.—THE DEPARTMENT OF THE SICK STATE POOR,	55
Form of Bills,	57-61
REPORT OF THE VISITING AGENT,	63-84
Preliminary,	65
Visitation,	66-73
Investigation—Seeking Places for Children,	73-75
Attendance at Courts,	75-78
Minors supported by Cities and Towns,	78-79
Adoption—Miscellaneous Work,	80
Correspondence, Persons employed, Expenses,	81
Conclusion,	82-84

INDEX.

v

	PAGE
REPORT OF THE SECRETARY,	85-181
Preliminary,	87-89
PART FIRST.—RECENT LEGISLATION (1875),	90-99
PART SECOND.—PAUPERISM IN MASSACHUSETTS,	100-116
I.—Relief and Support by Towns and Cities,	100-110
Records, Returns and Statistics,	100
Children in Almshouses,	105
II.—Relief and Support by the State,	111-116
The State Almshouse at Tewksbury,	111
Children at the Charge of the State,	114
Number and Expense of the State Poor,	115
PART THIRD.—INSANITY IN MASSACHUSETTS,	117-133
I.—State Lunatic Hospitals,	117-126
The Worcester Lunatic Hospital,	118
The Taunton Lunatic Hospital,	120
The Northampton Lunatic Hospital,	122
Insane Department—State Almshouse,	124
The State Hospitals as a Class,	125
II.—County and Private Hospitals,	127-130
III.—Statistics and General Matters,	130-133
Results of the Year,	130
Reported Recoveries,	131
Curability of Insanity,	132
Number of the Insane,	133
PART FOURTH.—INSTITUTIONS FOR CHILDREN,	134-146
I.—State Schools,	134-142
The State Primary School at Monson,	134
The State Reform School at Westborough,	137
The State Industrial School at Lancaster,	140
II.—Idiot School, South Boston,	142-143
III.—City Schools,	143-146
The Houses of Reformation at Boston and Lowell,	143
The Plummer Farm School at Salem,	145
The Industrial School at Lawrence,	145
Truant Schools—Cambridge, Springfield, Worcester,	146
PART FIFTH.—PRISONS OF THE STATE,	147-157
General Statistics,	147
The State Prison at Charlestown,	148
The State Workhouse at Bridgewater,	152
The County and City Prisons,	155-157
PART SIXTH.—STATE INSTITUTIONS,	158-160
Population and Finances,	158
PART SEVENTH.—CHARITIES AIDED BY THE STATE,	161-164
The State Agency for Discharged Convicts,	161
The Temporary Asylum for Discharged Females,	162
The Massachusetts Infant Asylum,	163
The Disabled Soldiers' Employment Bureau,	164
The Eye and Ear Infirmary,	164
PART EIGHTH.—TRAMPS AND TRAMP LAWS,	165-181
Laws Prior to 1875,	165
The Statute of 1875,	167
Proposed Legislation,	178

APPENDIX.

[Paged from 1 to 84.]

	Page
THE PAUPER ABSTRACT,	2-33
Table I.—Number and Cost of Town and City Poor,	2-27
II.—County Summary of Town Pauper Returns, 1875,	28-31
III.—General Summary of Town Paupers since 1862,	32
IV.—Children in Town and City Almshouses,	33
THE STATE POOR,	34-47
Table V.—Persons Supported at State Institutions, 1874 and 1875,	34
VI.—Average Number of State Paupers since 1854,	35
VII.—State Paupers Remaining, September 30, since 1854,	36
VIII.—Names of Persons Removed, 1874-75,	37-47
STATISTICS OF INSANITY,	48-50
Table IX.—Admissions, Discharges, etc., at Institutions, for 1875,	48-49
X.—Number Remaining at State Hospitals since 1864,	50
SCHOOL STATISTICS,	51
Table XI.—Charitable and Reformatory Schools, 1875,	51
PRISON STATISTICS,	52-60
Table XII.—Prison Expenditures, 1875,	52-53
XIII.—Prison Summary, 1874 and 1875,	54
XIV.—Number in Prison, 1875,	55-57
XV.—Prison Commitments for Eleven Years,	58-59
XVI.—Finances of the State Prison, 1815-1875,	60
STATE INSTITUTIONS,	61-69
Table XVII.—Population, 1874 and 1875,	61
XVIII.—Valuation, 1874 and 1875,	62-63
XIX.—Receipts, 1875,	64-65
XX.—Expenditures, 1875,	66-67
XXI.—Financial Condition, September 30, 1875,	68
XXII.—Comparative Weekly Cost, by Items,	69
ALIEN PAUPERS,—Prof. Pomeroy's Opinion,	70-81
EXPENSES OF THE BOARD OF CHARITIES,	82-84

ERRATA.

Page 68, Visiting Agent's report, second line from top: for 1,862 read 1,682.

Page 9, Appendix, third line from top: for \$2,761.60 read \$1,457.02, as the aggregate pauper expense of Concord.

Page 53, Appendix, column of salaries: for \$5,183, against Dedham, read \$4,883; the error of \$300 affects the financial aggregates of the prisons generally.

PAST AND PRESENT MEMBERS OF THE BOARD.

[Names of past members in small capitals; of present members in italics.]

Date of original Appointment.	N A M E.	Residence.	Qualified.	Reappointed.	Resigned.	Term expires.
Sept. 30, 1863,	<i>Nathan Allen,</i>	Lowell, .	Oct. 7, 1863,	Oct. 2, 1874,	-	Sept. 30, 1879.
30, 1863,	OTIS NORCROSS, .	Boston, .	7, 1863,	-	Sept. 30, 1864.	-
30, 1863,	ROBERT T. DAVIS, .	Fall River, .	7, 1863,	-	June 12, 1864.	-
30, 1863,	<i>Edward Earle,</i>	Worcester, .	7, 1863,	Oct. 15, 1872,	-	Sept. 30, 1877.
30, 1863,	H. B. WHEELWRIGHT, .	Taunton, .	7, 1863,	1, 1866,	-	-
30, 1863,	<i>F. B. Sanborn,</i>	Concord, .	2, 1863,	Nov. 24, 1871,	July 4, 1868,†	Sept. 30, 1876.
Jan. 26, 1864,	THEODORE METCALF, .	Boston, .	Jan. 30, 1864,	-	Oct. 14, 1868,§	-
June 14, 1864,	JOSIAH C. BLAISDELL, .	Fall River, .	June 16, 1864,	Oct. 1, 1866,	Mar. 1, 1866.	-
Nov. 2, 1864,	SAMUEL G. HOWE, *	Boston, .	Dec. 17, 1864,	Sept. 30, 1870,	Jan. 27, 1870.	-
Apr. 17, 1866,	CHARLES H. WARREN,†	Boston, .	Apr. 26, 1866,	-	June 3, 1875.	-
July 24, 1868,	<i>S. C. Wrightington, Gen Agent,</i>	Fall River, .	Oct. 1, 1868,	-	Sept. 30, 1868.	-
Oct. 19, 1868,	JULIUS L. CLARKE, .	Newton, .	Oct. 31, 1868,	July 24, 1874,	-	July 24, 1877.
Nov. 5, 1868,	<i>Moses Kimball,</i>	Boston, .	Nov. 16, 1868,	-	Oct. 31, 1869.	-
Oct. 28, 1869,	EDWARD L. PERCE, .	Milton, .	1, 1869,	Sept. 25, 1873,	-	Sept. 30, 1878.
Apr. 28, 1874,	<i>Sidney Andrews, Sec'y,</i>	Brookline, .	July 1, 1874,	June 30, 1874,	Mar. 31, 1874.	-
Aug. 24, 1875,	<i>Charles F. Donnelly,</i>	Boston, .	Sept. 2, 1875,	Sept. 30, 1875,	-	Sept. 30, 1880.

* Died January 9, 1874.

† Died in 1874.

‡ Though resigning at the date mentioned, Dr. Wheelwright continued to act as General Agent of the Board until his successor, Mr. Wrightington, was duly qualified.

§ Resigned as Secretary, and reappointed a member of the Board, January 28, 1870.

NOTE.—Messrs. John H. Coffing, of Great Barrington, Edward Southworth, of West Springfield, and Peleg W. Chandler, of Boston, were appointed members during 1863-4, but declined to serve.

REPORT OF THE BOARD

For 1875.

BOARD OF STATE CHARITIES, STATE HOUSE, }
BOSTON, January 5, 1876. }

*To the Honorable Senate and House of Representatives, in General Court
convened.*

The undersigned, members of the Board of State Charities, respectfully present, for the consideration of the General Court, their Twelfth Annual Report, to which are appended the Reports of the General Agent and the Secretary of this Board, as required by law ; also the Report of the Visiting Agent, and that of the Special Agent for the Sick State Poor.

All which is respectfully submitted by

F. B. SANBORN.
NATHAN ALLEN.
EDW'D EARLE.
MOSES KIMBALL.
CHARLES F. DONNELLY.
S. C. WRIGHTINGTON.

TWELFTH ANNUAL REPORT

OF THE

BOARD OF STATE CHARITIES..

I. THE BOARD OF CHARITIES AND ITS WORK.

It is now something more than twelve years since the Board of State Charities was established by law, its official existence having begun in October, 1863, under a statute recommended, approved, and in part drawn, by Governor Andrew. . At that time (in the midst of the civil war, which not only checked the growth, but even reduced the number of the resident population of Massachusetts), it is probable that the actual residents of the Commonwealth did not exceed 1,200,000, of whom perhaps half had no settlement in any city or town, and therefore, in case of destitution, became state paupers, and had a claim to be supported out of the state treasury. It was with special regard to this class of our population that the Board of Charities was created, and its first duties defined. The Board was to exercise some control over the admission of immigrants, who at that time paid the contribution known as "head money," at the rate of two dollars per head, into the state treasury. This contribution was collected by the Board, and amounted in the first nine years of the Board's existence, to \$238,632, or more than the whole expenses of the Board as originally constituted, for the same period. The Board was also to admit, transfer and discharge state paupers in the four state almshouses and three state lunatic hospitals then in operation; was to remove from the State, or to their places of settlement, paupers not properly chargeable to the State for support, and was to collect of

TWELFTH ANNUAL REPORT, 1875.

cities, towns and individuals money due for the board of persons whom the State had been supporting in its establishments. These collections, in the twelve years since the establishment of the Board, have amounted to about \$110,000, or an average of more than \$9,000 a year,—a sum which has nearly paid the cost of all the removals and transfers made by the Board during this period of twelve years. As originally constituted, therefore, under the laws then regulating immigration and the supervision of the pauper establishments, the Board of Charities, with its subordinate departments, was strictly self-supporting. It paid into the state treasury, one year with another, as much money as it cost to carry on its necessary and frugal operations.

The work of our Board, however (as was fully explained in the Report for 1874), was much more extensive than the duties above named would imply. It was ordered in the original Act (chapter 240 of the Acts of 1863), that the members of the Board of State Charities "shall investigate and supervise the whole system of the public charitable and correctional institutions of the Commonwealth, and *shall recommend such changes and additional provisions as they may deem necessary for their economical and efficient administration.*" This general power of supervision and recommendation has been so steadily and successfully exercised, with the support of the Legislature and of the Executive Department, now for twelve years, that the State of Massachusetts to-day, with a population of 1,652,000, or 450,000 more than in 1863, has absolutely fewer state paupers than when the Board was established, and pays for their support and relief (in a much better manner than at that time) scarcely more money, reckoned in gold, than was paid in 1863-4. And this, too, notwithstanding the decrease in the purchasing power of money, which has (in part) caused the pauper expenses of the towns and cities to increase in the same period of twelve years, from less than \$600,000 in a year to more than \$1,200,000, which is the gross amount this year reported. Some statements more in detail concerning this matter will be found in another part of this Report; but the fact may

COST OF PUBLIC BUILDINGS.

here be pointed out that all the classification, improvement in condition, and more satisfactory supervision of the State's poor which has been effected since 1863, has been done with little greater outlay of money than was thought to be necessary at that time. The establishments under the oversight of our Board have been so efficiently and economically managed, upon the whole, that this result has been possible.

The Cost of Prisons and Hospitals.

In some respects, however, the powers of the Board have proved inadequate, and in none more so than in regard to the expenditure of money on buildings for the dependents of the State. The Legislature, which has listened to our recommendations in other matters, and materially amended the statutes at our suggestion, from time to time, has seldom heeded our protest, often made, against the waste of the people's money in costly and needless structures for the criminals and paupers of Massachusetts. The appropriations asked for to build county and state prisons and great hospitals for the insane poor, have been granted within the last five or six years to the amount of three or four millions of dollars, and it will apparently require an appropriation of a million or two more to complete the structures thus commenced. It is probable that the expenditure of half this sum was necessary, but we are within bounds in saying that an outlay of \$2,000,000 or \$2,500,000, judiciously and frugally made, would have given buildings to the State and the counties better adapted to the public needs, and to the proper bestowal of public charity, than are likely now to be secured by the expenditure of a sum twice as great. If this estimate be correct, then the Legislature and the commissions which have granted and expended, or which shall hereafter grant and expend these needless millions, will have added so much to our already burdensome state debt, and will have increased the interest account of the tax-payers from \$100,000 to \$150,000 annually, with no adequate return whatever for the money thus squandered.

TWELFTH ANNUAL REPORT, 1875.

The New State Prison.

Let us consider, by way of illustration, the new State Prison now building at Concord, against which our Board last year protested without effect. There has been for several years a necessity for a small new prison, but there is not now, and ought not to be for twenty years to come, any need of a new prison so large as that provided for in the Act of 1873 (chapter 155), by which authority was given to build cells for *a thousand* convicts. In 1874 this number was reduced to 750 cells, which is about three times as many as are actually needed. The old prison at Charlestown, with some alterations, could be made an excellent place of confinement and employment for 500 convicts, and the building of 250 cells at Concord would furnish all the additional space that can, in any proper significance of words, be called needful. These 250 cells could be built for \$300,000, and the necessary alterations at Charlestown made for \$100,000 more, —making an outlay in all of \$400,000, or half a million dollars less than the huge prison at Concord will cost, according to the present plan. Moreover, the small prison could be ready for occupation at a much earlier period than the great prison. Some of the reasons for preferring a small prison to a large one were given in our Report for 1874, and may be here cited,—

“That Act authorizes the construction of a prison for seven hundred and fifty convicts. We trust that none such will ever be built, for great prisons are to be avoided quite as carefully (though for other reasons) as great hospitals or almshouses are. Very few prisons, containing more than five hundred convicts, have ever been self-supporting, except for a year or two at a time; while prisons containing from one hundred to five hundred convicts have paid their expenses year after year,—as those of Maine, New Hampshire, Connecticut, and most of the New England States have done for thirty or forty years. During sixteen of the twenty-six years in which the Charlestown prison has paid its expenses by its earnings, the average number of convicts was less than five hundred, and generally less than three hundred; while of the last twenty-five

CLASSIFICATION OF CONVICTS.

years, since the average number first rose above four hundred and fifty (in 1851), more than half—or fourteen years—show a deficit. The deficit for the whole twenty-five years is about \$75,000.* During most of this time the condition of the market was very favorable to large earnings from the prison, and in the prisons of the other New England States there was, generally speaking, no deficit. . . . What Massachusetts needs is a small new prison, in which the classification of convicts could be carried out better than can now be done. The need of a better classification among our six or seven hundred State Prison convicts is very obvious, and this can best be attained by the construction of a small prison auxiliary to the large one at Charlestown. The size of the new prison might depend upon the number of convicts needing to be provided for at the time of building; but, probably, three hundred cells would be enough for the present, and more could be added when found necessary. To this prison could be sent the privileged convicts, who, by good conduct, had shown themselves worthy of some alleviation of their penalty, and also those who might need close confinement, for which provision could be made by means of solitary cells in one wing of the new prison."

When the building of a great prison was first urged, it was promised that the sale of the old prison property at Charlestown should pay all the cost of the new structure. Since that time real estate speculation and railroad speculation, in Boston and its suburbs, have been checked, at least temporarily, and it is doubtful if the old prison property could now be sold for half enough to pay for rebuilding at Concord. This consideration should have some weight, since it was probably upon the sanguine representations of railroad directors, and other persons interested in buying real estate near Boston, that the original Act for building a new State Prison was passed in 1873. The true ground of opposition to the prison now building is this, however,—that no such structure is needed, and that the employment and reformation of our convicts can be better provided for in a small new prison, managed in connection with the old one. As the present contracts for the new prison expire by law about the first of May, 1876, we would recommend that the legislature permit

* Now more than \$150,000.

TWELFTH ANNUAL REPORT, 1875.

their continuance or renewal only with the condition that the capacity of the new structure be reduced from 750 cells to 250, and that the smaller number be completed for occupation as soon as possible.

The New Hospitals for the Insane.

In some respects the rebuilding of the State Lunatic Hospital at Worcester furnishes a parallel to the project for a new prison, but with this important difference,—that there was a necessity (which never existed at Charlestown) for removing the old establishment at Worcester out of the heart of the city, and to a spot where land should be less costly, and the proper space for hospital accommodation should be more ample. It was promised at Worcester, also, and with apparent probability, that the cost of rebuilding should be covered by the sale of the old estate; and when the trustees first asked for legislative permission to rebuild, they did not estimate the cost much above \$500,000. The Legislature of 1870, in granting the desired permission, allowed the trustees to build for 400 patients, at a cost, for land and buildings, not to exceed \$575,000. At the present time, although the structure is still incomplete in all its parts, and will probably require \$500,000 to finish and furnish it according to the present plans of the superintendent and trustees, more than \$675,000 have been expended. Yet the original estimates were made at a time when building materials and labor commanded a price at least twenty per cent. above their present value; so that, if those estimates had been made with a due regard to probability, the buildings could easily have been finished for \$600,000, instead of costing double the amount. Already the Legislature has increased the original appropriation to \$750,000, which will be expended within a few months, while the old estate, which was to command such a ready sale, has only brought in some \$70,000 thus far, or less than a tenth part of the outlay already incurred in rebuilding. Nor is there any probability that, for five years to come, so much as \$500,000 can be realized from the sale of this property, valuable as it is well known to be.

THE NEW WORCESTER HOSPITAL.

Let us, then, make a computation which will exhibit in round numbers the expense that has attended the project of rebuilding the Worcester Hospital. The first outlay was made in 1870, and was \$110,561, which was the cost of the new farm alone, as first purchased. In 1871-2, \$47,000 more were expended, chiefly on the farm and farm buildings. In 1872-3, \$195,000 was expended on the grading, foundation, walls, etc., of the hospital. In 1874-5, \$257,000 more was expended, and now not less than \$500,000 more must be added to complete the work, and upon all these sums the State, which is a constant borrower at an average rate of about six per cent., in currency, has been paying interest ever since they were expended.

If we compute the interest only until the time the hospital is expected to open, in 1877, the cost thus becomes something like \$1,350,000 before any portion of the new hospital becomes available for the reception of patients; and this last-named sum may probably be taken, without exaggeration, as the cost to the State, at the time of opening the new hospital. Interest upon this is about \$81,000 a year, or nearly \$4 a week for each patient of the 400 it is built to receive. If the old estate should eventually sell so as to reduce the net cost to \$900,000, the annual interest charge would then be \$2 a week more than now for each of the 500 patients who will undoubtedly be crowded into the new building.

The story of the new hospital at Danvers varies a little from that just recited, but is essentially the same, except for the lack of any old estate to reimburse a part of the outlay. When application was first made to the Legislature for a grant to build, at Danvers, a hospital, chiefly for the pauper insane of the north-eastern counties, it was stated that the sum of \$650,000 would be enough to complete it. A year after, the commissioners came forward and asked for \$250,000 more, which they said would complete it, and which was granted. They have now expended nearly the whole of this sum (\$900,000 in all), and will need another appropriation of \$300,000 or more to finish and furnish the hospital, which is expected to be ready for occupation early in 1877. At

TWELFTH ANNUAL REPORT, 1875.

that time it will have cost, with interest, very nearly \$1,300,000, and will have accommodations for 400 patients. That is to say, the housing of each patient will have cost something more than \$3,000, the annual interest on which will be above \$3 a week; while the two hospitals, at Worcester and at Danvers, will add about \$160,000 a year to the burden of yearly interest paid by the tax-payers of Massachusetts.

Now, it can be shown, we think, that the total cost of these two hospitals, instead of \$2,600,000, ought not to have exceeded \$1,500,000,—say \$800,000 for that at Worcester, and \$700,000 for that at Danvers. Had the commissioners in both instances been certain that under no circumstances could they obtain more than these sums, they would have built their hospitals within that limit, and both would have been good hospitals, well adapted to their work. We do not mean to say that there has been fraud or wilful extravagance in building either, but we cannot avoid the thought that both would have been far more economically built, if it had been found harder to get the Legislature to vote appropriations. We trust it will not be so easy in future; that the representatives of the people will require the building commissioners to keep within their estimates, especially in years when all the materials for building have lowered in price, and will refuse to continue public works that are found to be costing more than they are worth to the public.

The enlargement of the Taunton Hospital cannot be so much objected to on the score of expense, for it has cost but about \$1,000 for each patient assigned to the new wards, while the construction account of the whole establishment, since it was begun in 1851-2, has not exceeded \$450,000. Its present capacity may be taken as about 500, although it has contained more than 600 for two or three months past. Probably a new hospital, in every way as good as that at Taunton, and large enough for 500 patients, could be built now for \$500,000. It would not contain all the expensive arrangements which have been thought necessary at Worcester and at Danvers, but it would be suitable in all respects for pauper patients. More than five-sixths of the patients at

COSTLY HOSPITALS.

Taunton are paupers, and probably the proportion of this class will be no smaller at Danvers. To say this does not imply that the comfort of such patients is to be neglected, but it does assign a reason why such large expenditures should not be incurred. The paupers of the State, and of the cities and towns, ought not to be housed and warmed, fed and clothed, more luxuriously than the average tax-payer, who supports himself and them by his labor. Yet, consider what is done for them at Danvers and at Worcester. It is estimated that the first cost of the water-works intended to supply the Danvers Hospital will reach \$50,000, or \$112.50 for each of the 400 patients. This would pay for digging and stoning a well and providing a good pump for every patient. The heating apparatus at the same hospital will probably cost \$60,000, or \$150 for each patient. This would furnish him with a cooking-stove costing \$60, a parlor stove costing \$40, and an open fireplace and marble mantel-piece costing \$50. At Worcester, the cost of the heating apparatus will not, perhaps, exceed \$50,000, which would allow each patient only the two stoves and a fireplace,—cutting off his marble mantel-piece. Other things are paid for at the new hospitals in like proportion, and this outlay in construction too often involves an increase in the current expenses of the establishment. The consumption of fuel at Worcester will probably average nearly four tons of coal for each patient by the year, while at Northampton it is now but about two and a quarter tons for each patient, and at Taunton not more than two tons for each. At Danvers, the average cannot well be less than three tons for each patient, and may be as large as at Worcester. Can the families of our tax-paying citizens, containing five persons (which is about the average number in Massachusetts), afford to live in houses costing \$15,000 each, and to pay for fifteen tons of coal in a year? If not, why should we provide abodes on such a scale of expense for the insane poor of the Commonwealth, nine-tenths of whom are incurable, and five-sixths of whom never before saw, much less enjoyed, a style of living so costly as that just mentioned? These are questions proper to be asked and answered, and the Board of Charities would

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TWELFTH ANNUAL REPORT, 1875.

be wanting in its duty if it did not call the attention of the Legislature to them.

It does not follow, however, that we blame the Trustees and Commissioners who ask for, receive and expend these great sums in public building, as solely responsible for what has been done. They have inherited from their predecessors, under the sanction of governors and legislatures, a system of architecture and management which has gradually developed into the excess now pointed out. Some of them have objected and struggled against the supposed necessity of continuing the system, and are in no sense individually responsible for it. Others have taken for their guide the opinions of superintendents of insane asylums supposed to be competent to advise what ought to be done, and have omitted to apply their own good sense to the matter, as they would have done had they been constructing a dwelling-house, a mill, or a block of warehouses. None of them had any other aim than to do the best for the unfortunate class for whose interests they were appointed to provide. But we shall perhaps be able to show, in another part of this Report, that what may be best for one portion of the insane, is far from being the best—may even be the worst—for another portion. At any rate, the Commonwealth has now reached a point in the expenditure of public money for brick and mortar, where it is absolutely necessary to pause and take all the bearings of the situation. There is no visible end to such a policy as the State is now pursuing. It may go on forever piling up costly hospitals for patients that cannot be cured; and every new one will only increase the apparent necessity for another.

The Women's Prison and the Westborough Enlargement.

So far as can be seen, the new prison for women, at Sherborn, which is nearly one-fourth built, will not exceed in cost the original estimates, and will be plainly and economically constructed. It is larger than it was needful to build such a prison at present, but its construction was necessary to the proper classification of our convicts, and in its general plan it seems well adapted for its purpose. The appropriation already made

NEW PUBLIC BUILDINGS.

is \$300,000, and this will not probably be exceeded. For an enlargement of the Westborough State Reform School, the sum of \$90,000 was voted by the last Legislature, the general character of the enlargement being left to the Trustees of the School. They have decided to build for the reception of 200 more boys at the School, and it does not seem probable that the work they have commenced can be finished for less than \$120,000. Perhaps, it will cost, to complete and furnish the building, as much as \$150,000. Yet, if completed and filled with pupils (making the whole number at Westborough exceed 500), it would bring the school into a worse, rather than a better, condition. The State has tried the experiment of massing together at Westborough more than 500 young offenders, and the result was not so good as to warrant a repetition of the experiment. We would therefore recommend that the Legislature keep the new building strictly within the limits of the appropriation, and refuse to furnish quarters for more than 100 additional boys. The number of pupils is not increasing very fast, and, for this increase, no such space is now needed as the walls of the new structure inclose. This space may, perhaps, be profitably used for school purposes, without completing the building according to the present plan, and without exceeding the appropriation already made. Should it ever be necessary to provide for more than 350 pupils permanently, it would be better to build a new and stronger Reformatory elsewhere for the older and more hardened boys.

The Board and Its Departments.

In another respect the powers of the Board have not enabled it to carry on its work in the most economical and efficient manner. It has never had the appointment of its own chief officers, with the exception of its Chairman, who is annually elected. In this respect it is an exception to most of the boards established in Massachusetts. The Boards of Education and Health, the Harbor, Railroad and Prison Commissioners, all choose their own secretaries and agents. Had this been the law in the case of the Board of Charities, it

TWELFTH ANNUAL REPORT, 1875.

would not, perhaps, have been necessary, as in our judgment it is not now expedient, to carry on the work of the Board in four distinct bureaus. Originally there were but two, and we are of opinion that no more than two are now needed.

Much of the work imposed upon the Board of Charities by the Act of 1863, and by subsequent enactments, was wholly new, and required to be undertaken and organized at a greater expense in the outset than has since been found needful, now that the officers employed have become familiar with their duties, and the local officials better acquainted with the laws which they are expected to enforce or comply with. Much of the labor performed, too, has been done once for all, and will not again come upon the Board or its agents, while that which remains to be done has been rendered much easier by the labor already performed. We are therefore of the opinion already stated, that the time has come when the four departments can be reduced to the original number of two, and that the annual appropriations for all the operations of the Board and its agents need not exceed \$45,000. Of this sum \$10,000 will be needed, as for many years past, to transfer and remove poor persons, leaving \$35,000 for the other work of the Board. The appropriation for the expenses of the Board itself need not exceed \$1,000, which has been the amount for many years.

Consolidation of the Departments.

The number of sick state paupers coming under the supervision of this Board in the six state establishments that receive them, is in all scarcely greater than of those with whom the Special Agent, Dr. Wheelwright, deals, under the system of local relief, with state reimbursement, adopted since 1865.

The number of sick *persons* treated at Tewksbury, Monson and Bridgewater was last year (1875) less than 2,000, while the number of sick *persons* on the Special Agent's lists was more than 2,400 in 1875. The number hereafter will be diminished by the new settlement law; but it is probable that or several years to come these outside patients will range

THE BOARD AND ITS DEPARTMENTS.

from 1,500 to 2,000, with as many more persons belonging to their families, and thus benefited in some degree by the aid rendered to the sick. Nor is the sum expended for these patients a large one; for, exclusive of the small-pox claims of 1872-73, which have been allowed in 1875 to the amount of \$25,000, the amount expended for these sick poor in a year has not of late exceeded \$25,000, which includes also the cost of the Special Agency. The outlay at the Rainsford Island Hospital, in its later years, was just about this sum (\$25,000) annually; and the substitution of an Agency, operating throughout the State, for a pauper hospital inconvenient of access, in one locality, has proved of great service to the poor, a benefit to the towns, and a measure of frugality for the Commonwealth. The experience of ten years has fully satisfied the Board of the wisdom, economy and efficiency of this mode of relieving one class of the state poor. Nor have we any reason to discontinue the labors of the Special Agent, which have been from the first unremitting, judicious and humane. But now that the work has become fully organized, the laws relating to it well understood, and the burden thrown upon the Special Agency by the small-pox claims of 1872-73 has been removed by the investigation and settlement of these claims, it has been found feasible to reunite this department with that of the General Agent, who will henceforward have the direction of both. This will enable the officers in one department to do work in the other, and will eventually reduce the cost of the two, while increasing the amount of work done. It will hardly be possible to increase the work or diminish the cost of visiting the sick poor, which is already done with great economy and efficiency. During the year ending October 1, 1875, more than 3,000 actual visits have been made in this department, in all parts of the State, and in more than one hundred and eighty cities and towns, at a cost of only \$2,500, or less than a dollar for each visit. In the Visiting Agent's department, where, as near as can be ascertained, less than 2,000 actual visits have been made, the estimated cost is upwards of \$6,000, or more than \$3 for each visit. The number of cities and towns traversed by the

TWELFTH ANNUAL REPORT, 1875.

deputies of the Visiting Agent is above 200, but most of these are the same as those visited for the sake of seeing and investigating the condition of the sick and deceased state poor.*

A consideration of this fact, and of many others which have been brought to the attention of the Board during the past two years, induces us now to recommend what was suggested last year,—a further consolidation of the three departments of the General Agent, Visiting Agent and Secretary. Were this done, it would be practicable to reduce the force in other ways, so that the visitation of children and attendance at the courts, which has cost for the last five years an average of nearly \$16,000 a year, could probably be done quite as effectually for less than \$10,000. And the result of this reduction of the four departments of the Board to two would be, that the annual expenses of the Board and its departments, instead of exceeding \$50,000, would soon come down to about \$40,000. We therefore recommend legislation to accomplish this purpose.

II. INSANITY IN MASSACHUSETTS.

There are two branches of the general investigation which the Board of State Charities has been expected to carry on for the last twelve years, to which special attention ought now to be directed. These are Insanity and Crime. Of the latter we shall have little to say this year, because the appointment of the Prison Commission, five years ago, seems to have transferred the details of the inquiry to a new board, with special facilities for examining and discussing the portentous increase of crime in Massachusetts since the close of the civil

* The whole number of towns and cities in the State is 341. The number of these visited during the year by the Special Agent for the sick poor is 182, of which 130 were also visited by the deputies of the Visiting Agent. There were 70 towns visited by the latter, however, which the Special Agent and his assistants did not visit, and there were perhaps 50 towns in other States where children are reported by the Visiting Agent. Some of these, however, in distant States, and some even in New England, were not in fact visited by the Visiting Agent or his deputies, who trusted to verbal or written communications from other persons for information in regard to the children supposed to be residing there. It would appear, therefore, that the Visiting Agent went to about 60 towns more than the Special Agent did, though making but little more than half as many visits.

THE INSANE IN MASSACHUSETTS.

war. There is now no Commission, however, except our own, to which the subject of Insanity has been referred, and therefore it is proper we should report somewhat fully thereon. At a meeting of the Board in June 8, 1875, it was voted,—

“That the Committee on Statistics be requested to consider and report what changes or improvements may be effected whereby greater economy and efficiency will be secured in the administration of our institutions for the treatment of mental disease, and generally for promoting the interests of the insane of the Commonwealth.”

The Chairman of the Committee on Statistics (Dr. ALLEN) being charged with the inquiry by this vote, has reported certain facts and considerations, which, by a vote passed December 1, 1875, are incorporated, as to their substance, in this Annual Report of our Board, and will form the material of the pages which follow in relation to the general subject of Insanity. Something further will be said in presenting the condition and the work of the State Lunatic Hospitals, and certain other facts concerning the whole matter will be found in the Reports of the General Agent and the Secretary, and the Appendix to the Secretary's Report.

The subject of Insanity is of no ordinary importance, whether considered in reference to the present large expenditure of the public money for the insane, or to the interests of human life therewith involved. The insane form the largest class of defectives in the State, and may be found pretty equally distributed between hospitals, on the one hand, and almshouses and private families, on the other. Judging from the census returns of 1875, and from other statistics, the number of the insane in Massachusetts at the present time must exceed 4,000. As to the cost of insanity, while we may obtain very correctly the amount annually paid by the State, by cities and by towns, the sums expended in hospitals and families by private means cannot so easily be ascertained; but, from the best estimates we can make, this private expenditure will almost equal, perhaps even exceed, that which passes through some public channel. The whole annual expense of the State, the cities and the towns, will not fall

TWELFTH ANNUAL REPORT, 1875.

much below *four hundred thousand dollars*, at present; and, if as much more is expended from private resources, the whole expenditure in the State on this class, annually, cannot come short of three-quarters of a million of dollars. There is another important item in this account, however, especially so far as the State is concerned; namely, the cost of erecting and furnishing of hospitals. While these accommodations ought to be provided on a liberal scale, and wisely adapted to secure the ends in view, extravagance in outlay should be carefully avoided, and the hospitals for the insane should be constructed and arranged with a single eye to the accomplishment of the best possible results. In determining the question of "economy and efficiency," it becomes necessary, therefore, to examine into the foundation and character of the establishments and agencies for the treatment of insane persons. No changes or improvements can be wisely considered without a careful investigation into this particular part of the work.

What provision, then, has been made for taking care of this unfortunate class? In following up the inquiry, our attention will be confined more especially to what the State has done, is now doing, and should do, to accomplish the most work and in the best manner. The State has had three hospitals,—at Worcester, Taunton, and Northampton,—built at an average cost to each of about \$400,000, and for several years the average number of patients in each has exceeded 400. According to this estimate, then, we have invested in providing the hospital (what is called the construction account) \$1,000 for each patient. But within two or three years the State has made, in respect to cost of construction, a departure from the course formerly pursued. Not only has a large addition been made to the Taunton Hospital, but the erection of two new hospitals—at Worcester and Danvers—has gone forward rapidly. These were at first estimated to cost \$600,000, and afterwards not far from \$1,000,000 each. But before they can be fully completed, with all their surroundings, and furnished for occupancy, it is now estimated that both of them will cost the State *two millions and a half*

THE COST OF THE LUNATIC HOSPITALS.

of dollars. It is expected that each will furnish accommodations for 500 patients, though the limit assigned is now but 400. According to this estimate the original investment or "construction account" in providing for a single patient will be *two thousand five hundred dollars*. In the matter of economy, this is certainly a wide departure from the former standard. In making up the statement of annual expenses, this original investment must be considered. The interest on this construction account, at six per cent., amounts to \$150 annually for each patient, which is nearly \$3 per week; and for every patient it is annually \$100 more than it was formerly. If we add to this the running expenses of the year, calling the board \$3.50 per week, the present lowest rates, it will cost the State about \$7 per week, or one dollar per day, for every patient. The probabilities, however, are, that the running expenses of these new hospitals will exceed those of the old ones; in which case the board will be higher, making in the aggregate a much larger expenditure.

Now, if there should be a steady increase in the number of the insane from year to year, it is very evident that the expenditures on this account must also every year be considerably increased. Still, if it could be made to appear that this additional cost was to result in a speedier and more successful *cure* of the insane, thereby diminishing their number, or in greatly improving their condition and health, it should by all means be incurred. It is not the mere cost of these hospitals, it is also their great size, that is objectionable. It may be said that the questions here raised could be settled only by experiment, and that we must now await the result. But, in fact, have not all proper experiments been tried? Have we not had the benefits of experience? What is the testimony of good judges? Are large or small hospitals the most economical and efficient? The prevailing expression of opinion on the part of superintendents and trustees of hospitals, as well as commissioners of lunacy, has usually been that from 250 to 300 patients were a sufficient number for the most successful treatment in one institution. If any considerable number of the patients were acute cases, the size

TWELFTH ANNUAL REPORT, 1875.

of a hospital should certainly not be larger, for no one superintendent could properly treat several hundred acute cases. With some possible exceptions, the best judges testify generally, that the best-managed institutions for the recent insane, whether in Europe or in this country, are those numbering less than 300 patients. If you go beyond that aggregate, defects and evils appear which more than counterbalance the supposed advantages of large hospitals.

Recent and Chronic Insanity.

On the other hand, if by far the largest proportion of the patients are of the chronic class, different and more suitable accommodations than those of a curative hospital can be provided. It is entirely unnecessary to expend \$2,000 and upwards in the "construction account" for every such patient. One thousand or fifteen hundred dollars on each patient should be the utmost expended in buildings for the chronic insane, and a smaller sum than this has often been found abundantly adequate.

Too much attention cannot well be given to the treatment of acute cases of insanity, when it is considered that from 50 to 60 per cent. of this class can be restored, if treatment be commenced in the first stage of the disease. When, however, it is allowed to become chronic, not more than 10 or 15 per cent. can ever be cured. A careful analysis of the number of recoveries in our hospitals for a series of years, does not show the same proportion of recoveries to cases as formerly. Whether this difference arises from some change in the disease itself, or from crowding a much larger number of patients together, so that the acute cases do not receive the same attention, or because the admissions into these institutions show a larger proportion of chronic cases than formerly, it is not easy to determine. In any case, it is unfortunate, and some means should be taken to remedy it. It stands to reason, and is confirmed by experience, that all acute cases of disease, especially of this character, are more likely to be cured, by the same skill, in a small than in a very large hospital.

DECREASE OF RECOVERIES.

If, then, the patients seeking admission into the hospitals are more and more partaking of a chronic character in their disease, it is of the highest importance that the public should be enlightened on this point, so that whether the delay of commitment arises from ignorance or prejudice, the causes of this delay should be removed so far as possible. The complaint is made by superintendents, stronger and more earnestly every year, that cases of mental derangement are not taken in hand so early as they should be in order to insure successful results. Looking at this matter from an economical point of view alone, in no more profitable way could the State annually appropriate money than in attempting to correct this evil. If, as some think, 70 per cent. of all acute cases are or can be cured, in the course of a few years this would make a surprising difference in the number of chronic insane requiring support. The economy of such a course is strikingly exhibited in the difference of expense. From a careful analysis of the cost of curing a large number of acute cases, taking them as they were admitted into hospitals, it was found some years ago to be a little over \$100 for each; whereas the average cost and loss to the State of each chronic case of insanity has been carefully estimated at not less than \$5,000. But as things are (and, we fear, are likely to continue), the number of the chronic insane will not be diminished, but will increase, as it has done, more and more. Of all the patients in our State Hospitals at the present time, it is safe to say that three-fourths, if not nine-tenths, are chronic cases.

What, then, is the best provision for this class? what the most efficient and promising method for their recovery, or, failing that, for their welfare? While chronic patients may occasionally require medical treatment, and the advantages peculiar to a hospital, the larger portion cannot be especially benefited in that way. What they need most is wholesome provision for their physical wants, and to be surrounded by the best sanitary agencies of which their case admits. Can these be furnished in the best manner where large numbers are congregated together? It is true, perhaps, that house-room, food and clothing may thus be well provided; but an

TWELFTH ANNUAL REPORT, 1875.

abundance of light and of pure air cannot easily be obtained in large establishments. Neither can the means for mental and moral improvement, nor the opportunities for the exercise of the social faculties be so well secured there. As to employment and freedom, these can be found, to a far greater extent, in small than in very large institutions.

Exercise and Employment.

Perhaps in no one thing are superintendents and all other persons better agreed, than in regard to the beneficial effect on the insane of pleasant occupation for mind and body. This is the more important when the disease has become chronic. Much has been done in many institutions to provide recreation and amusements of various kinds. But amusement is not employment, and work, we believe, should be carried to a far greater extent in our asylums than has hitherto generally been done. Physical exercise is everywhere indispensable to good health. As insanity originates invariably from a morbid derangement of the brain and nervous system, or from some other disease of the body, the most effective means of cure are those calculated to restore the whole body to a healthy state. While in the acute stage, the disease in its various symptoms and changes is more distinctly marked, so that medical or other treatment can be brought to bear directly upon it; but in the chronic state, the indications become more obscure and complicated, and the exact pathological condition cannot easily be ascertained. It may be that insanity has been brought on by overtaxing certain parts of the body, or it may result from the want of exercise. Whatever its cause, the regimen of exercise should be one of the first considerations in its treatment, especially in the chronic state. Exercise, as a remedial agent in overcoming disease, and restoring the system to a normal condition, is found indispensable in other diseases; why should it not be so with the insane? In fact, it has proved eminently beneficial to them, both in Europe and in this country. Large numbers of the chronic insane have been restored to sanity and good health by this means, where medication had

TREATMENT OF THE INSANE.

failed. Now, in large institutions, employment (work) cannot be used regularly and systematically, or adapted to every inmate, so well as in smaller communities. Nowhere, and in no other way, can exercise be obtained so healthfully, at least for men, as on the land, outside of the walls of an institution. Unfortunately, this most powerful agency for restoring the inmates to a state of sanity and health, has not been properly provided in the great outlay which the State is making in hospitals for this class. This question of exercise or work should be considered in the location, size and construction of the institution, since these cannot easily be changed; and, if provision is not made for this remedial agency at first, it will never be properly introduced afterwards, nor will it be fully appreciated.

For illustration, take the Taunton Hospital. The farm there is not large, the land rather poor, and the portion that can be cultivated is quite limited. Such are its situation and surroundings, that there cannot be much change in these respects for the better. It has now over 600 inmates, mostly chronic cases. What chances can they have for outdoor employment, compared with what they might have? The new hospital at Danvers has a large farm connected with it, but the building is so elevated that the hill will always be a serious barrier in getting to or from the farm-work. In fact, the process of going down and up this hill several times daily, will give all the exercise that many patients will want. The change at Worcester, from the old to the new hospital, may result in an improvement in respect to labor. For many years the amount of work performed at Worcester could not have been very large. The situation and amount of land connected with the new hospital will soon afford a better opportunity for out-door exercise. The Northampton Hospital is very favorably situated for employing its inmates, and the superintendent has made good use of its advantages. The effects may be seen, not only in the uniform good health of the patients and the low rate of mortality, but also in the improved financial condition of the institution.

Personal Freedom in Hospitals.

Intimately connected with this subject of employment and exercise, is another matter which has a powerful influence either for good or evil upon the insane; viz., *personal freedom*. Once, when it was verily supposed that a crazy person was possessed of an evil spirit, and, even now, whenever human life is endangered by his acts, he must be closely confined. But just in proportion as the causes of mental derangement have been understood, in the same proportion has there been a steady improvement, not only in the treatment of the insane, but in the amount of freedom allowed. A very interesting experiment is now making in several lunatic hospitals in Scotland and England, where the chronic insane are granted far greater freedom than was formerly allowed. In several of these establishments, bars, bolts and locks are dispensed with in large portions of the building. Many patients are placed on parole, to go and come as they please; while others, finding no restraints put upon them, and being treated with kindness and attention, are not disposed to escape, or in any way misuse their liberty. Such an asylum is regarded as a home, not as a prison. To act on the motto, "The more you trust, the more you may," appeals to the self-respect and self-control of patients, and this is found to have a wonderful influence upon them. The effects of this treatment are thus briefly summed up by the superintendent of a hospital where it has been most successfully tried: *First*, greater contentment and general happiness among the patients; *second*, better conduct in every one—that is, less excitement; *third*, the preservation of the individuality of each patient; *fourth*, less degradation; and, *fifth*, greater vigilance and care on the part of the attendants. To such an extent has this improved treatment of the insane been carried and considered as successful, that in erecting several new hospitals, these buildings are constructed with reference to this state of things; bars, bolts and locks are placed only upon portions of the structure, while other parts are built as though intended for individuals and families of

FREEDOM IN BRITISH HOSPITALS.

sane minds. It is not the mere contentment and happiness which patients by this means enjoy for the time being, that make this treatment valuable, but that it has a powerful tendency gradually to restore them to a normal state of mind, self-preservation, self-support, and self-government. It is not a mere experiment, like some new medicine or novel mode of treating disease, which will pass away; but we are confident that it will be attended with greater and greater success the more it is tried. It cannot fail of success, for it is based upon the laws both of body and mind. It harmonizes with the only rational and successful modes of treating other diseases.

The laws that govern the brain and nervous system in a diseased state, cannot be exceptional. It has been established by long experience, that, whenever any organ or tissue of the body has passed from a normal, healthy state into a morbid condition, thereby disturbing its functions, to restore and bring back the system to health, or, in other words, to cure disease, those means and appliances must be used, which nature or the laws of pathology have adapted to the purpose. Means that tend in any way, or in the least degree, to aggravate and perpetuate the disease, will surely fail. Now, the laws of mind are not dissimilar, or at least they bear a striking analogy, to those of the body. Exercise is here the first law. The natural instincts tend in that direction,—the love of liberty, self-respect, desire of self-government, etc. How can these tendencies be strengthened and developed, unless the corresponding faculties are encouraged? and not exercised once or twice merely, but continuously, for weeks and months? For instance, in persons with a fine, sensitive organization, naturally impulsive, self-willed and high-spirited, should the brain and nervous system become diseased, thereby causing a morbid restlessness, irritability and derangement of mind, what must be the effect of a continued sense of confinement and restraint, of being constantly watched and kept under surveillance, always baffled and discouraged in any attempts at freedom and self-government? On the other hand, take persons having naturally a feeble and badly balanced

TWELFTH ANNUAL REPORT, 1875.

organization, always distrusting themselves, and depressed in spirits,—whose mental derangement partakes of this character, aggravated, perhaps, by long continued feebleness and confinement,—what a magic effect does encouragement, with wholesome exercise of body and mind, have upon such persons! There are large numbers of the chronic insane, whose condition we believe would be greatly improved by such treatment, and who might in some instances be restored thereby to sanity and the society of their friends. The success that has lately followed this mode of treating the chronic insane in some of the Scotch and English asylums, is very encouraging. It is regarded there, whether correctly or not, as the commencement of a course of treatment which must greatly improve the condition of this large class of the insane. As the laws of mental pathology become better and more fully understood, such treatment will not only be found to harmonize with those laws, but we believe that other improvements in the treatment of mental disease will be made, corresponding far more fully than now to the great advances recently made in the treatment of other diseases.

The Prevention of Insanity.

There is still another topic, which, from an economical point of view, is more important than those we have touched on, and at the same time is fraught with the highest interest to the public,—the *prevention* of insanity. In reviewing the medical history of lunacy, and considering the immense labor and vast expense involved in its treatment, one is surprised that the prevention of the disease has received so little attention from medical men. In all the works treating of the subject, and in the multitude of reports of hospitals and asylums published from year to year, this question of prevention seems in a great measure to have been overlooked. From a cursory examination of more than fifty reports of our own three state hospitals, it would seem that the only distinct notice of possible prevention is in the Tenth Report of the Taunton Hospital. This passage is so much to the point, that we

INSANITY PREVENTABLE.

may here quote it. Said the Superintendent (Dr. CHOATE), in a closing paragraph,—

“The more we see of mental disease in its various forms, the more we are convinced that the study of its *prevention* is infinitely more important than even the study of its cure, and that the dissemination of more correct views of the true way of living, and a more rigid observance of the laws of health and nature, would greatly diminish its frequency.”

Since this remark was made in a public report, nearly a million of dollars has been expended in the cure and treatment of the disease, under the direction of the trustees and superintendent of this same hospital, but not one dollar directly for the dissemination of knowledge for its prevention. In the reports of the commissioners in lunacy for Great Britain, there is also very little said on the subject; but in those for Scotland it has received more attention. In the last Scotch report (1874), we find a paragraph furnishing such clear and decided testimony, that we quote from it three or four sentences:—

“It is impossible to come to any other opinion than that insanity is, to a large extent, a preventable malady; and it appears to us that it is in the direction of preventing its occurrence, and not through the creation of institutions for its treatment, that any sensible diminution can be effected in its amount. Lunacy is always attended with some bodily defect or disorder, of which it may be regarded as one of the expressions or symptoms. We must, therefore, attempt to prevent its occurrence in the same way as we attempt to prevent the occurrence of what are called ordinary bodily diseases; and if it be admitted that, to a large extent, preventable diseases exist among us in consequence of the ignorance of the people, it is clear that we can only convert the preventable into the prevented, by the removal of that ignorance through a sounder education. . . . To this, and not to any machinery, however good it may be, for the treatment and cure of the insanity which has actually arisen, can we reasonably look for a diminution in its amount.”

We have here three important points stated: 1st. Insanity is, to some extent, like other diseases, a preventable malady;

TWELFTH ANNUAL REPORT, 1875.

2d. That were proper means used for its prevention, they would prove successful; and 3d. That it is in this way, and this only, that the extent or amount of insanity can be materially diminished. There has not been the same progress in the medical profession, nor the same advancement of knowledge among the people, in reference to insanity, as there has been in regard to other diseases. In the general practice of medicine, the question is constantly raised how to *prevent*, as well as how to *cure*, disease; and, in consequence of the great advancement in our knowledge of hygiene and sanitary laws, many diseases are now prevented. In fact, it is admitted that full one-third of all the prevalent diseases and premature deaths could thus be prevented. To secure this desirable result in regard to insanity, the community must be made better acquainted with its causes, and must be taught that these causes are subject, in a great measure, to the gradual and effective, if not to the direct, control of human agency. Some express provision should be made by those familiar with the subject (and, if necessary, by legislation), whereby this knowledge can be more generally diffused, and its practical application encouraged. Were only one dollar in every thousand that goes to build great hospitals judiciously expended to instruct our people in the manner suggested, what excellent results would follow!

One fact, we think, may be considered as pretty well established; viz., that lunatic hospitals, however numerous or well managed, never have, and apparently never will, put much check to insanity, though they may do something to prevent its rapid growth. This experiment has been already sufficiently tried. The cures do not keep pace with the development of recent cases; and so far as any present provision is made for the cure or the treatment of insanity, the number of the chronic insane increases in spite of it, and probably must increase more and more. Both economy and humanity demand that, if possible, some policy should be adopted by which there can be, as there should be, some wiser and more efficient provision than now exists for the cure of the recent, and the care of the chronic, insane. To

A CHANGE OF POLICY DESIRABLE.

any one who should examine the matter, it would soon be very evident that our State, in carrying on its share in the great work of relieving the insane, has not been governed by any settled policy or general principles. Most of the important changes that have been made from time to time, have been the work of different individuals, different committees and boards, approaching the subject from different points of view. There has been no definite plan, no uniform system, pursued in making these changes, in order that they might all harmonize, one with another, and be adapted to produce the best possible results. When it is considered, however, that the work itself was somewhat experimental, and the means of carrying it on were but imperfectly understood, some mistakes might be expected. But now that the means of preserving health, and preventing mental as well as bodily disease by hygienic and sanitary agencies, are becoming every year better understood, the best appliances, the highest knowledge and skill attainable should by all means be here brought into requisition. It is not sufficient that we do as well as our predecessors did (though in the treatment of the insane this can by no means be taken for granted) ; but we must go beyond them, if we would keep pace with the advancing needs of our time and our community.

Is Recent Insanity Increasing?

Especially shall we need to renew our efforts, if it be true, as many assert, that recent insanity is increasing out of proportion to our growth in population. We have intimated that chronic insanity must so increase, and we know that it has increased in Massachusetts during the last twenty years. In 1854, among the 2,632 insane persons then found in Massachusetts, 2,453 were classified as either curable or incurable; and of these, 435, or more than one-sixth, were reckoned curable. The largest estimate of the curable insane now in Massachusetts would not now, we suppose, exceed 600, which can hardly be more than one-seventh of the whole number. In the hospitals, receptacles, state almshouses, etc., there were, in 1854, 1,348 insane persons where now the

TWELFTH ANNUAL REPORT, 1875.

number exceeds 2,300. In 1854, 230 of these 1,348 were reported as curable,—something more than one in six. At this ratio, the number of curable patients among the 2,300 in such establishments would be almost 400; but the real number of curable cases is much less. Thus, at the Northampton Hospital, with 476 patients, Dr. Earle reports scarcely more than twenty as curable, on the first of October, 1875; and among the 286 patients at the Tewksbury Asylum, at the same date, no more than *ten* were curable. Among the 423 patients at Somerville, South Boston and Ipswich, less than *fifty* were curable; and it is not reasonable to suppose that more than 100 were curable in each of the state hospitals at Worcester and Taunton. These numbers would show an aggregate of less than 300 curable cases out of more than 2,300,—about one in eight. As the curable patients are generally those whose insanity is recent, this relative decrease of curables in twenty years shows that the chronic cases have largely increased. Again, the town and city poor who are insane, are well known to be chiefly chronic cases. In 1854, there were but 829 lunatic paupers of the towns and cities; now there are more than 1,300,—a gain of fifty-seven per cent. in twenty-one years,—while the whole population of the State has gained not quite fifty per cent. since 1854.

The corresponding increase, if any, in recent cases of insanity, cannot be definitely ascertained until we have a census of the insane as exact and full as was that of Dr. Jarvis in 1854. At present the public can know little of recent insanity, unless it shows itself at the hospitals or other public establishments, and we have no means of knowing how many or how few of the recent insane stay away altogether from these establishments. If we assume, however (as we probably may without much fear of mistake), that as great a proportion of recent cases reach the hospitals now as did so when we had only half as many hospitals, then it is quite certain that recent insanity is *not* increasing faster than the gain in our population. During the first thirty years of the Worcester Hospital, and the first ten years of the Taunton Hospital, about sixty-five per cent. of all the admissions were

RECENT INSANITY NOT INCREASING.

of patients whose insanity had lasted less than a year. During the last eleven years at Taunton, this percentage has fallen from sixty-five to fifty-eight for the whole period, and to less than fifty-four for the past year. During this same period, however (1864-75), the admissions of cases of less than a year's standing rose from an average of 150 to an average of 200 in a year, for the whole eleven years, and to 256 for 1875. This would indicate a gain in recent insanity somewhat greater than the gain in population; but in the two other state hospitals the increase in recent cases is not so great as at Taunton, and may even be less than the gain in population. It does not seem probable, therefore, that recent insanity in Massachusetts is gaining ground; that is to say, there do not appear to be more attacks of insanity in a year now than formerly, considering the increase in our population. If this be so, it is the one gratifying fact in the dismal array of the statistics of insanity in Massachusetts.

Hospital Accommodation in Massachusetts.

There is another circumstance, to be sure, which deserves to be mentioned to the credit of our Commonwealth: we have provided far more hospital room for the insane than any other State in the Union, in proportion to our inhabitants. When the new hospitals are completed, we shall have ample hospital accommodation for 2,100 patients, and asylum room, on a less liberal scale, for three or four hundred more. At this rate, there would be in New England (were all the States as well supplied with hospitals as Massachusetts is) hospital room for more than 5,000 patients, the State of New York for 7,500 patients, and, in the whole United States, for nearly 70,000 patients. With so many hospitals, and with a yearly outlay for the relief of insanity, amounting now to about \$750,000, Massachusetts ought to show results much more satisfactory than we can now claim. Probably our abundance of hospital room draws into the State hundreds of insane persons, in course of a few years, who thus swell the number of our resident insane beyond our due proportion.

TWELFTH ANNUAL REPORT, 1875.

III. THE STATE ESTABLISHMENTS AND THEIR CONDITION.

The state establishments now existing under the supervision of the Board of Charities, are of four classes, including the oldest of all,—the State Prison at Charlestown. This may stand in the first of four classes of establishments,—prisons, lunatic hospitals, almshouses and schools; a classification somewhat different from that heretofore adopted in our reports, but conforming more closely to the present objects of the different establishments.

I. PRISONS, of which there are two,—the State Prison at Charlestown, now included in the limits of Boston, and the State Workhouse at Bridgewater.

II. THE LUNATIC HOSPITALS, of which there are three, besides the Danvers Hospital, now in course of construction in Essex County; namely, the Worcester, the Taunton and the Northampton Hospitals. To this class also belongs the Insane Asylum at Tewksbury, which is a part of the State Almshouse there; and in one respect all these hospitals might be classed among the pauper establishments, inasmuch as from two-thirds to five-sixths of their patients are paupers.

III. PAUPER ESTABLISHMENTS, of which the only one remaining is the State Almshouse at Tewksbury, with branches at the State Workhouse and at the State Primary School, where a few state paupers are maintained temporarily.

IV. SCHOOLS, of which there are four,—the State Primary School at Monson, the State Reform School at Westborough, the State Industrial School at Lancaster, and the School for Idiotic and Feeble-Minded Youth at South Boston. The last is included, because it is now practically a state establishment.

There are therefore ten establishments, with walls and buildings already completed, belonging to these three classes, in place of the twelve which existed in 1863, when the Board was created. In place of the discontinued state almshouse, known as Rainsford Island Hospital, we now have the Agency for the Sick State Poor, costing about the same sum annually, but providing for three or four times as many paupers; and

THE STATE ESTABLISHMENTS.

instead of the Nautical School, a state reformatory, we have the Visiting Agency, costing less than the school-ships did, while providing for more young delinquents. The three state almshouses have been consolidated into one, with branches; the Primary School has taken the place of one discontinued almshouse, and the State Workhouse of another. The state reformatories have not only been diminished in number, but in the number of pupils. The same is true of the state almshouses; but the population of the state hospitals and of the State Prison has greatly increased since 1863. The Board of Charities has the power of transfer from one lunatic hospital to another, and to the Asylum at Tewksbury; from the State Almshouse to the State Primary School, and *vice versa*; from the Primary School to the Reformatories; from the Reformatories to the State Workhouse; from the State Almshouse and State Workhouse to the lunatic hospitals; indirectly from the Reform School to the Primary School; general power of admission and discharge at the Primary School, and power of discharge from the State Almshouse and State Workhouse. It possesses no power of admission, discharge or transfer in regard to the convicts at the State Prison, or the pupils at the Idiot School; nor can it retransfer from the Workhouse to the Reformatories. It has no direct power to regulate the expenses or the management at any of these establishments, which have each their own superintendent and board of trustees or inspectors.

*I.—Prisons.**(1.) State Prison at Charlestown.*

The Charlestown State Prison has never been so crowded with convicts as during the year 1875, though the average number for the calendar year is but little greater than for the calendar year 1874, while the number of commitments has fallen off nearly or quite one-fourth. Taking the prison years, ending with the first of October, the commitments in 1871-2 were 160; in 1872-3, 174; in 1873-4, 246; and last year (1874-5), 169. No doubt one reason for the decrease in commitments has been the crowded state of the prison,—

TWELFTH ANNUAL REPORT, 1875.

some convicts having been sentenced by the courts to houses of correction who would otherwise have received short sentences to the state prison. The houses of correction are now quite as much crowded as the Charlestown prison, having increased their average number of convicts from 1,640 in 1873-4, to 1,770 in 1874-5. When the new prison for women is opened, perhaps in the autumn of 1876, one or two hundred women in the houses of correction can be removed thither, leaving room for a larger number of male convicts. At that time it will be feasible, and, in our opinion, advisable, to raise the minimum sentence of convicts sent to the State Prison from one year to three,—sending all those sentenced for less than three years to the houses of correction. This would so diminish the number of commitments to the State Prison that it never need be crowded if its capacity were no more than for 700 convicts. A recommendation to this effect was made to the prison committee of the last Legislature by one of the inspectors, and it is worth considering this year. There is no longer any material difference between imprisonment in a house of correction and in the State Prison, except the length of the sentence. In both, the law requires labor by day and separation by night in distinct cells; the punishments are the same in both, and the privileges awarded or permitted are much the same. Originally this was not so, and there was thought to be a peculiar hardship and a peculiar degradation in serving a sentence at Charlestown. This distinction still existing in the minds of the convicts and of the public, there might be an advantage in using public opinion on this subject as an additional means of stimulating them to good conduct, by instituting the practice of transferring convicts from the State Prison to the houses of correction for good conduct, and from the houses of correction to the State Prison for bad conduct. In this way a practical classification of convicts to a certain extent could be made, as is done with so much success in Ireland.

Classification, indeed, is the one great need at Charlestown, as in our other prisons, and would be the first step towards an improvement of our existing system of prison discipline,

CRIME INCREASING IN MASSACHUSETTS.

so that it would at least have a tendency to check and diminish crime. At present it has no such effect, but apparently an opposite one. In the first twenty years (from 1828 to 1847, inclusive) that the Charlestown prison was managed under the Auburn system of discipline (congregate labor by day and cellular separation by night), the whole number of commitments was 2,218, the recommitments 206, or 9.3 per cent. During the second period of twenty years, 1848-67, the commitments were 3,117, and the recommitments 406, or 13 per cent. During the eight years since 1867, the commitments have been 1,442, and the recommitments 186, or nearly as many as in the first twenty years, and a percentage on the commitments of almost 13. So far as recommitments show anything, then, they indicate that crime is more habitual in Massachusetts now than it was before 1848; and the same thing is proved by the yearly increasing multitude of criminals punished in the lower prisons, many of whom are convicts discharged from the state prison. In 1865, the whole number of persons in all our prisons during the year did not much exceed 10,000, and of these only 481 were in the state prison. In 1875, the whole number in all the prisons has exceeded 20,000, and the whole number in the state prison has been 852. Thus we see that detected crimes and misdemeanors have doubled since the close of the civil war, while undetected and unpunished crimes have increased at least as fast. And now we find that there is hardly a State in the Union or a country in the civilized world where atrocious and flagrant crime is so common as in Massachusetts.

Against this rising tide of wickedness, what barrier has our prison system afforded us? Apparently little or none. Our reformatories have offered some resistance, but less than was formerly expected. Out of 415 convicts sentenced to Charlestown in the two years 1874-5, no less than 221, or 53 per cent., were born in Massachusetts, and almost as many (204) were under 25 years old. All these 200 young men were between six and sixteen years old when the war closed, most of them were living in Massachusetts, and many of them, as we know, have been inmates of our city or state

TWELFTH ANNUAL REPORT, 1875.

reformatories. Of the 174 convicts of all ages sent to the state prison in 1873, 38, or nearly one-fourth, had been pupils in reformatories; of the 246 sentenced in 1874, 31 had been in reformatories, and of the 169 sentenced in 1875, 18 had been in reformatories,—showing that at least 87 of these lads were committed in three years.

These figures may well startle us, for they show another side to the pleasing picture of juvenile reformation in public establishments that we have been so long fond of contemplating. With all our machinery for converting juvenile vice into the social and civic virtues, we do not accomplish that which we desire.

The state prison is almost as far from financial success as it is from diminishing crime. The nominal deficit there this year is something less than \$70,000, or almost \$200 a day;—the actual deficit will probably prove to be something greater. Of the 689 convicts at Charlestown on the first of October, only 237, or little more than a third part, were contributing to the income of the prison, while 319 were entirely idle, though nominally sentenced to hard labor. The day-school, now the most agreeable feature of the prison, occupied the attention of about 100 of these unemployed men; but more than 200 were wholly unoccupied, and spent their day in lounging in the new workshops. Why should not these loungers, for whom no bodily employment has been found by the warden during a year or two past, have at least the mental occupation of attending school, and learning something useful from books, instead of spending their whole time in hurtful idleness?

The estimated deficit for the present year is \$77,000, or \$1,500 a week. But the loss of income from the labor of these idle convicts is not the worst part of the evil. Discipline is relaxed in many ways, and the whole tone of the prison is gradually and seriously injured. Among other practices there which cannot be commended, is the general and indiscriminate supply of tobacco to all the convicts, as if it were a necessity of life, and not a luxury, or the stimulant of an evil habit.

THE BRIDGEWATER WORKHOUSE.

It is a pleasure to add that the health of the prisoners, notwithstanding the overcrowding and the alleged unwholesomeness of the prison location, has been as good as usual, and that their religious training, under the stimulus given by the introduction of that form of worship which most of the convicts prefer—the Roman Catholic—seems to be better conducted than ever before. The admission of two chaplains, of different religious communions, is an experiment, but up to this time it has proved acceptable.

(2.) *The State Workhouse at Bridgewater.*

This is one of the few prisons in Massachusetts that has not been crowded during the past year, the average number of convicts there not having reached 400, and the whole number in confinement being less than 760. Of these, more than 100 had settlements in some town or city, diminishing by that amount the number of state paupers in the workhouse, and reducing the cost of the establishment to the State. The buildings at Bridgewater were originally designed, as has been said, for a state almshouse, and are not well adapted for a prison, except for the class of vagrants and dissolute persons, guilty of no heinous offences, who are generally confined there. Even for this class of persons (who formerly were mixed up with the honest poor and with the children in the state almshouses), the Bridgewater Workhouse is but an indifferent prison; and if it continues to be used in this way, will soon need to be much modified, enlarged, and divided up for the better classification of the inmates. Its management has been humane and economical, though it has not been found easy to employ the convicts in profitable labor. During the nine years of its existence, the State Workhouse has served a useful purpose, and may well be continued, even after the completion of the women's prison at Sherborn shall have enabled most of the female convicts at Bridgewater to be better provided for in that prison.

The number of male and female convicts at Bridgewater during the past year has been about equal, more men than women being committed from the towns and cities, and the

TWELFTH ANNUAL REPORT, 1875.

new settlement law apparently operating to diminish the number of women committed from the State Almshouse at Tewksbury. The whole number of both sexes sent from the State Almshouse was 309; from the towns and cities, and from the state reformatories, 146. Thus we see that nearly one-third of the present commitments came from other places than Tewksbury. The number of these persons sent from outside who remained on the first of October, 1875, was 116, or twice the number (58) one year before. The commitments from Tewksbury have averaged about 275 for five years past, rising from 260 in 1871 to 309 in 1875. In the preceding five years the commitments averaged about 200 a year. The average length of sentence is now but little more than a year, and from one-sixth to one-fourth of those discharged are pardoned by the Board of Charities. A few insane or demented persons are found among the persons committed to the Workhouse, some of them sent in from Tewksbury, and others from the cities and towns. When necessary, these are transferred either to a hospital or to the Asylum at Tewksbury.

II. *The Lunatic Hospitals.*

(1.) *The Worcester Hospital.*

The new building at Worcester not being yet ready for occupation in any part, all the patients are still kept in the old hospital, except a few who are in the cottages on the new farm. The number of patients has increased slightly during the past year, and now is nearly 500. The whole number of different persons in the hospital during the year ending October, 1875, was less than in 1874; namely, 830, instead of 842. The deaths, also, were less,—67 instead of 75, although the average number maintained was somewhat larger than the year before. At the Taunton Hospital, the same number of deaths took place among 959 patients, and with an average number greater by 70 than at Worcester, where, for some reason or other, the death-rate has been much higher of late years than formerly. Thus, in 1852 and 1853, when the average number was larger than last year (515 in 1852,

MORTALITY AMONG THE INSANE.

and 537 in 1853), the deaths at Worcester were but 45 and 41 in the respective years. In 1851, when the average number was almost as great as last year (462 against 487), the deaths were but 39, or only three-fifths as many as in 1875. To be sure, the whole number of patients in 1851 was only about 700, while in 1874 it was 830; yet this increase would only add about eight to the deaths of 1851, if the same proportion prevailed now as then; so that the mortality at Worcester seems to be now 43 per cent. greater than it was twenty years ago. Thus, in the five years, 1850-54, the average number at Worcester being 475 patients, there were but 216 deaths, or an average of 43 in a year. In the five years, 1871-75, the average number of patients being less (460), there were 313 deaths, or an average of 62 in a year; while for the three years, 1873-4-5, the average number of deaths has been 70.

These figures would seem to indicate that our hospital population is not only less curable, but more prone to die, than in former years. Without making the calculation accurately, it is safe to say that the reported deaths among all the insane in Massachusetts are nearly twice as many as twenty years since, and they are now somewhat more than for the past six or eight years,—about 240 annually,—the deaths reported in 1875 being 279. This is another of the many facts which show how considerably the insane population of the State has been augmented since the census taken by Dr. Jarvis in 1854-5. Making allowance for those who die outside of hospitals and asylums, the number of deaths among the insane of Massachusetts cannot now be less than 350 a year, and may somewhat exceed that. At the average death-rate in Massachusetts for the last ten years, this would require an insane population in Massachusetts of at least 16,500 persons. If, then, their number is no more than 4,000 insane persons, the death-rate must be more than four times as high for the insane as for the sane, which is hardly to be supposed.

Upon the registers of the three state hospitals, kept at the state house for eleven years past, there were entered, up to the first of October, 1875, something more than 8,400 names

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TWELFTH ANNUAL REPORT, 1875.

of different patients,—the apparent number being 8,496. Of these, 4,446 were men, and 4,050 women,—a fact which shows that more men than women became insane in Massachusetts, notwithstanding the large excess of women in our population. During eleven years, the whole number of deaths among these 8,400 patients, at the three hospitals, was 1,461. Something more than 800 of them were removed from the hospitals and were placed in the asylum at Tewksbury, where 277 more of them died. This would give 1,738 deaths during eleven years in a total insane population of 8,400,—about 157 deaths in a year in an average insane population of no more than 2,000 different persons. This shows a death-rate of 78 in every thousand of the insane, which is nearly four times the average for all the inhabitants of the State. But in the other hospitals, in almshouses and in private families, the insane do not seem to die at a rate exceeding 60 in the thousand, so that the average death-rate of all the insane in Massachusetts does not now perhaps exceed 70 in a thousand. The rate at the Worcester Hospital, for the past three years, has been something more than 80 in a thousand; at Taunton, about 70 in a thousand; at Northampton, not quite 50 in a thousand, and at Tewksbury, more than 125 in a thousand. In these four establishments, for the past five years, the death-rate has been nearly 90 in a thousand patients, when the actual number of different persons under treatment is computed.

It would seem, then, that in respect to mortality among its insane inmates, the Tewksbury Asylum is much more unfortunate than any of the institutions where the insane are received and treated at public expense; that next to this, but much above it, stands the Worcester Hospital; that the Taunton, South Boston and Somerville hospitals come next, with a death-rate ranging from 60 to 70 in every thousand patients; and that the Northampton Hospital stands best in this particular. In none of these establishments, except that at Tewksbury, is the death-rate excessive, though it could probably be reduced at Worcester, and perhaps at Taunton, by reducing the number of patients under the charge of a single superintendent.

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RECOVERIES DIMINISHING.

The recoveries among patients present another view of hospital life, and one which the superintendents of our establishments are inclined to look at differently from what was formerly their habit. Those sanguine expectations, once prevalent, of curing three-fourths, even nine-tenths of the patients who submit to treatment in the early stages of their insanity, no longer prevail at our state hospitals. Dr. Eastman, of the Worcester Hospital, in his annual report, concludes interesting statements concerning recoveries in England and in the United States with this suggestive remark: "These careful investigations lead to the conclusion, that of the whole number of cases of insanity, less than one-half are really cured, many of which relapse; and it is extremely doubtful if, under the most propitious circumstances, any possibility exists of increasing the proportion of recoveries much above fifty per cent." Dr. Earle, in his report of the Northampton Hospital, gives statistics which lead to a like inference; and in a communication to the chairman of this Board, expresses a doubt whether more than forty per cent. of the insane permanently recover, even when treated at the outset of their disease. The number actually reported as recovered during the year at the Worcester Hospital is 90 out of a total of 830, 300 of whom had probably been insane less than twelve months when the year in which they were reported began. The admissions being 358, the recoveries were but about twenty-five per cent. of this number; and the whole number of discharges being 369, the percentage of recoveries to discharges is a little less. Now, during the first thirty-two years of this hospital—from 1833 to 1864—there were 7,164 reported admissions, 6,760 reported discharges, and 3,363 reported recoveries,—nearly fifty per cent. of all the discharges, and more than forty-five per cent. of all the admissions. From this it would appear that the ratio of recoveries to admissions and discharges has fallen off nearly one-half at Worcester within a dozen years past. Probably more chronic cases have been admitted since 1864 than in the years previous. Yet, even among cases reported as recent, there has been a great decrease of recoveries. Thus in the

TWELFTH ANNUAL REPORT, 1875.

first thirty-two years of this hospital, among 4,656 patients reported as admitted with insanity so recent as one year, the recoveries were reported as 2,614, or fifty-six per cent. But in 1875 there were but 77 reported recovered among 228 who had been insane less than a year, not quite thirty-four per cent. It is certain that many of the 2,600 reported as recovered before 1865 did afterwards relapse into insanity; and some of them "recovered" several times, and finally died insane. But after making allowance for all these, we cannot escape the conclusion that real recoveries are less common than formerly. One reason for this change may well be the greatly increased size of the hospitals of late years, and another the mingling together of curable and incurable patients in the same wards, with a great preponderance of the incurable. We would therefore suggest that, as soon as the new hospital building at Worcester is finished sufficiently to receive a hundred patients supposed to be curable, this class of the insane be placed there, to the number of a hundred, and the experiment tried of treating them for recovery, apart from the chronic and supposed incurable cases, who might remain in the old hospital buildings.

The cost and character of the new hospital buildings have already been discussed. The current expenses of the old hospital during the past year have been \$106,604, of which \$14,871 was for the board of state patients, \$51,184 was paid by cities and towns, and the rest by private individuals. The cost of salaries at Worcester was \$40,841; of provisions, \$34,605. At the Taunton Hospital, with sixty more patients, the salaries cost but \$23,767, and the provisions \$46,391. At the Northampton Hospital the cost of salaries was \$21,348, and of provisions about \$30,000. The difference among the hospitals in respect to the cost of provisions is mainly owing, perhaps, to the difference in the product of the hospital farms, that of the Northampton farm being much greater, in proportion to the number of patients, than the product of the Taunton farm. At Worcester, it is probable that the two farms, the new and the old, produce more than the single farm at Northampton; but the total cost of provisions and

EXPENSES AND NUMBER OF PATIENTS.

supplies must be, as the cost of salaries is, much greater at Worcester than at Northampton. Why this should be so, does not clearly appear. It may be said that the financial condition of the Worcester Hospital is now good, that its receipts exceeds its expenses, and that there is no special reason for practising a strict economy. But this prosperity may not continue; the receipts may be reduced; and when the new buildings are occupied, the expenditures will inevitably be greater in some directions than they are now. It would therefore be wise, in our opinion, to keep the present expenditures nearer to the standard of those at the other state hospitals. In dealing with the heavy burden of insanity in Massachusetts, every dollar expended by the State or by the municipalities should be made to go as far as possible. A wise frugality is here the highest humanity.

(2.) *The Taunton Hospital.*

The recent additions to this establishment are now completed and occupied, and are among the best wards for the treatment of the insane that we have ever seen in Massachusetts. Their connection with an overgrown, and in some respects ill-constructed, hospital, takes away something from their fitness; but, on the other hand, they enable the whole hospital to do its work much better in the old wards, which have also been somewhat improved. The whole establishment is now crowded, and should be relieved of more than a hundred of its present inmates, so soon as the Danvers Hospital can be opened. In the opinion of this Board, no hospital for the insane should be built for more than 300 patients, and on no account should more than 400 patients be placed under one superintendent. Considering its crowded condition, the Taunton Hospital is very well conducted, and is doing a good work; but it can never do satisfactorily what a curative hospital undertakes to do while the number of its inmates is so large, and their classification is so defective. They can now be much better classified than before the new wards were finished, but there is still room for improvement.

TWELFTH ANNUAL REPORT, 1875.

Of all the state patients admitted to hospital treatment during the year (a little more than 500), the Taunton Hospital received more than half (280), though it constantly maintains less than a fifth of those supported by the State during the year at Worcester, Taunton, Northampton and Tewksbury; the whole average number thus supported having been about 787 in 1875, and the average number at Taunton about 145. The average number of town and city patients at Taunton has been 340; so that six-sevenths of the permanent population, and more than nine-tenths of the admissions, at Taunton, are paupers. It has been much the same for many years; and this hospital probably must continue to be, for years to come, more nearly a pauper hospital, than any other in the State, except those at South Boston and Tewksbury, which are rather asylums than hospitals. Partly for this reason we find the cost of support at Taunton less than at Worcester; the whole cost for 557 patients at Taunton having been but \$106,508 in 1875, or \$191 a year for each patient. At Worcester each patient has cost nearly \$220 a year, and at Northampton almost \$184. The State pays, however, for each of its patients but \$182.50 a year, which, except at Worcester, is supposed to meet the cost of each patient of that class; the State also, of course, bears the interest on the construction account of each hospital, which is now, for the three, about \$72,000 a year, or \$150 a year for each state patient of the average number. The valuation of the three hospitals (excluding the new hospital and grounds at Worcester) now exceeds \$1,400,000, that of Taunton being about \$415,000. Their actual cost to the State, however, has not exceeded \$1,200,000, or less than one-half what the two new hospitals at Worcester and Danvers will cost. It thus appears that the State pays, including interest on the cost of the present hospitals, very nearly \$7 a week for its patients, which is much more than the cities and towns pay for boarding their patients in the state hospitals. Thus, at Taunton, for an average of 340 town and city patients, the hospital has received \$62,835, or less than \$200 for each patient, while the State, including interest, has paid more than \$350 for

WHY INSANITY INCREASES IN THE STATE.

each of the state paupers supported there through the whole year.

The condition of things at Taunton, for the past year or two, well illustrates the general situation of our Commonwealth in respect to the burden of insanity. Three years ago, before the enlargement of the hospital was begun, the average number of patients did not much exceed 400, although the wards were crowded. One-half its original dimensions have since been added to the structure. In two years these new wards have been filled up, and the hospital is now almost as crowded as before the enlargement, the number of patients at present being about 625. So great is the pressure upon public establishments for the insane in Massachusetts, that they are filled almost as soon as opened. In a marshy ground, every hole that is made becomes a reservoir of water, and the deeper and wider it is dug, the more water is sure to be found in it. So, among us, every new hospital becomes a reservoir of chronic insanity, and no doubt draws in patients from other States and countries, while collecting those which our own community furnishes. Only a small part of these patients are completely restored to sanity; the rest are discharged unrecovered, unless they die in the hospital, or remain there as permanent residents. Out of about 3,800 patients found at Taunton during the past twelve years, something more than 3,200 had been discharged on the first of October last. But of these, no more than 700 had been permanently cured, while more than 500 had died at the hospital. Of the other 2,000 who have been discharged, about 400 went to the Northampton Hospital, more than 300 to the asylum at Tewksbury, and between one and two hundred to the Worcester Hospital. Some hundreds were removed from the State; but probably a thousand of these discharged chronic patients went back into the community, whence they have been returning, along with those recovered patients who relapsed into insanity, to the Taunton Hospital, to be again discharged or transferred. Here we see the reason, and the main one, why the proportion of chronic to recent cases must increase perpetually in a hospi-

TWELFTH ANNUAL REPORT, 1875.

tal which receives indiscriminately, from the population of the State, both chronic and recent cases of insanity. What we need is, not more reservoir-room for this indiscriminate reception and long maintenance of the insane, but the means of curing, if we can,—at least of classifying and dispersing the constantly accumulating numbers. Our morass of insanity must be drained, if possible, and not made more stagnant by walling in more and bigger catch-basins and pools of lunacy.

(3.) *The Northampton Hospital.*

There is little to be added concerning this establishment, which has been doing its appointed work in the past year in the same quiet and effective way as for the last ten years before. Its current expenses have been a little less than in 1874, and for the year ending October 1, 1875, were \$87,368, of which the State paid \$52,572, and the cities and towns \$24,817. The average weekly cost for each patient was a little more than \$3.50; but the amount received by each patient could not be supplied for \$5 a week, were it not for the well-managed farm, and the methodical system of labor among the patients. In this way a weekly price of board, which might seem to be almost that of an almshouse, is made to furnish for the patients as many comforts as are ordinarily found in the most expensive hospitals. Thus industry and frugality, as the proverb says, are a great revenue, the hospital becoming a faithful steward for the benefit of its patients. The death-rate at Northampton has nearly doubled since last year, when it was exceptionally small, but is even now much lower than in most of the other hospitals. The recoveries have been few; but only a few could be expected.

The Hospitals in General.

The three state hospitals are now in better condition, upon the whole, than they were a year ago; and yet, in some respects, they are worse, inasmuch as they contain more patients. They are doing for their inmates perhaps all that ought to be expected, though by no means all that ought to be desired. Their superintendents are men of experience,

WHAT THE SUPERINTENDENTS MIGHT DO.

of skill, and of humanity, upon whom a very difficult task is imposed, and who are faithfully laboring to do what they can in the way to which they have become accustomed. There are probably no public officers connected with our charities who receive, and few who deserve, a more cordial support from the community. They must expect criticism and occasional misrepresentation, and should be prepared to encounter it as they encounter the other disagreeable circumstances in their vocation. It would be too much, perhaps, to expect them to endure censure without repugnance, but this will often be of greater service to them and to the public than trite or indiscriminate praise. Where much is given, much ought to be required; and if the State intrusts to them the direction of such an important interest as that relating to its insane, it ought to require something more than is expected of less responsible persons. The hospital itself may be doing its work well, and still there may be matters connected with the general condition of the insane outside the hospitals concerning which the superintendents should keep themselves informed, and should inform the public. At any rate, they should make the statistics of their own hospitals so correct, uniform and complete, that useful deductions can be drawn from them; and it would be well if they could follow up the cases of their patients after discharge from the hospital, in order to learn in what degree insanity is, or can be, permanently cured. This is a work that has been too much neglected, just as the effort to prevent insanity has been. If it be said that they have neither the time nor the means for this labor, then the State ought to see that these are furnished, since none could do it so well as the superintendents. In regard to the experiments in foreign hospitals, elsewhere mentioned, to extend the personal freedom and increase the physical and mental activity of insane patients, we have no doubt that similar improvements are put in practice, to some extent, in our state hospitals. These deserve commendation so far as they go. Such improvements are sometimes more difficult in our hospitals than in those of Europe.

TWELFTH ANNUAL REPORT, 1875.

III. *Pauper Establishments.**The State Almshouse at Tewksbury.*

The capacity of this establishment has been slightly increased in the past year, by the building of a small detached house near the hospital; and in all the additions which have been made since 1863, there are now more than four hundred inmates lodged, outside of the main building opened in 1854. Yet, with this great increase in its capacity, and in spite of the closing of the other state almshouses, at Rainsford Island in 1867, at Monson and Bridgewater in 1872, the number of inmates at Tewksbury has never been so large as in the first five years of this almshouse, before 1860. In fact, during the first seven months after it was opened, the number of admissions was greater (2,193) than during the year ending October 1, 1875, when it was but 2,043. In 1855, the whole number supported at Tewksbury was 3,150; in 1858, 3,586; in 1859, 3,026; and in 1861, 3,528; and there were periods during the winters of 1857-8 and 1861-2 when the number of inmates there exceeded 1,200, and in the three state almshouses rose to nearly or quite 3,000. During the past year, the highest number at Tewksbury was but 1,019, on January 23, 1875; and the largest number at the three establishments (January 30, 1875) was only 1,969, of whom less than 1,500 were legally state paupers, 419 being primary school children, and about 50 being town and city paupers in the State Workhouse. A comparison of these figures will show how considerably the number of state paupers has diminished since 1863, in proportion to the whole population of the State. The whole number of state paupers supported in 1858, at the four state almshouses, was more than 8,000, and in 1861 nearly 8,000; while in 1875, including all the inmates at Tewksbury, Monson and Bridgewater, and the sick state poor relieved in their own towns, it did not much exceed 6,000. The deaths at the four almshouses, in 1858, were 707, while in 1875 they have not much exceeded 400 at the three existing establishments.

It does not appear, then, to be the case that the inmates

GREAT MORTALITY AT TEWKSBURY.

of the State Almshouse are any feebler, or any more likely to die in great numbers, than they were twenty years ago. At that time many more children were admitted than now, and it is among young children that the mortality is commonly greatest in such establishments.

The general result of causes operating throughout the State, for the last fifteen years, is a decrease of mortality among the State's poor, including the children at Monson and the convicts at Bridgewater. Thus, with an average state pauper population in the four almshouses in 1854-58 of 2,225, there were nearly 3,000 deaths in the five years, or an average of 600 in a year; while with an average population of the State's poor in the same establishments, of 1,650 in the five years 1871-75, there were but 1,993 deaths in the five years, or an average of less than 400 deaths in a year. Still, it is true, that a greater part of this diminished mortality of recent years has concentrated at Tewksbury, preceded and accompanied, as it needs must be, by all forms of disease and debility. At Bridgewater, in 1875, the deaths of children under five were but 18 out of a total of perhaps 135; in 1874 they were 24 out of a total during the year of about 110, being about one in six for the two years. At Tewksbury the deaths of children under five were 77 in 1874, and 90 in 1875, or more than one in four; while the proportion of deaths to the whole population there is one in nine, or nearly double the rate at Bridgewater.

In 1875, the deaths at Tewksbury have become more than one in nine (325 out of 2,849); at Bridgewater they were but one in sixteen (55 out of 900). When it is remembered that for several years, in the early history of these establishments, the death-rate at Bridgewater was much larger than at any of the state almshouses, it will be seen how great the change has been in this respect. The lessened mortality at Bridgewater is due to several causes: to the greater skill and care of the physician and nurses in recent years, to the small average number maintained in the establishment, and to the fact that the persons sent to Bridgewater from Tewksbury are above the standard of health which prevails in the

TWELFTH ANNUAL REPORT, 1875.

great State Almshouse. The fact that more of the infant children at Bridgewater are nursed by their own mothers, than is the case at Tewksbury, should also be mentioned. At Tewksbury, in 1875, 90 deaths, or more than *one-fourth*, were of children under five, although not more than *one-ninth* of all the inmates were under five years old. Of children under one year, the whole number was less than 200, while the deaths were 68, or more than one-third. In another class, also,—the insane inmates,—the mortality was exceptionally large, being 58 out of a whole number of but little more than 400, and an average number of less than 300. One in *seven* of all the insane at Tewksbury died during the year, and, as in former years, the mortality has been greater among those admitted from the lunatic hospitals than among those sent directly, or casually arriving, from the cities and towns. Thus, of 807 apparent admissions from the hospitals in nine years, 277, or 34 per cent., have died; while of 469 apparent admissions directly from cities and towns, only 134, or less than 29 per cent., have died. It would thus appear that the most perishable class of inmates is that admitted after a residence in the state hospitals, and sent directly from there. The mortality among this class at the hospitals is certainly much less than at Tewksbury. Thus, of 273 patients transferred from the Worcester Hospital to the Tewksbury Asylum in nine years, more than one-fourth (79) have died; of 231 patients transferred from the Northampton Hospital in nine years, more than one-third (84) have died; and of 303 patients transferred from the Taunton Hospital in nine years, more than one-third (114) have died.

It is unpleasant to bring facts of this kind to the notice of the Legislature and of the public, year after year; but in no other way is it possible to point out so clearly as these statistics indicate, the want of proper sanitary conditions at the Tewksbury State Almshouse. That establishment, originally built as a receptacle for the sane poor who were not specially subjects for a hospital, has now become—in course of years, and by successive modifications of our laws and policy—a hospital for the sick and an asylum for the insane, rather

SANITARY DEFECTS AT TEWKSBURY.

than an almshouse. Perhaps it can best be described as an *infirmiry*, containing both sane and insane patients. It receives as many patients in the course of a year as the general hospital of a large city would receive,—invalids with almost every form and degree of disease. It constantly maintains an insane population as great as that of the average hospitals for the insane in the United States, with the exception of a few of the largest ones. Of its 850 inmates, an average of at least 400 need the oversight of a skilful physician, and 150 require the daily care of a competent assistant physician and of well trained nurses. In other words, they require, what is indispensable to every other large hospital or infirmiry,—a well-selected staff of medical officers, with a medical man at their head. For the lack of this, all the skill and fidelity of its resident physicians—Dr. Brown, Dr. Wakefield, Dr. Nichols and others—have not been able to prevent the continuance of serious defects in its sanitary management. We doubt if any other hospital or infirmiry, with so many patients, can be found in the United States which has had so little medical care and counsel. The present physician is a young man, with a clearer field and better opportunities than most of his predecessors have been able to command, and perhaps he can accomplish what they found impracticable. He should have every encouragement and every facility for this, and especially he, rather than the superintendent, should be allowed to nominate his own assistant physicians and nurses. Unless the whole medical charge can be so arranged, then whenever a change of superintendent takes place, the position ought, in our opinion, to be filled by a medical man, with an assistant or steward to manage the farm and the practical details of feeding, clothing and employing the inmates. None but a physician can properly regulate the daily discipline of a hospital, and any competent physician in full charge might, in a short time, remove most of the objections which have been made to this great state almshouse as a place for the treatment of disease and insanity.

TWELFTH ANNUAL REPORT, 1875.

The Insane at Tewksbury.

The appointment of a special physician for the insane patients here, in 1874, did not produce the good that was anticipated, and the office is no longer continued, the new resident physician, Dr. Lathrop, taking charge of both the sane and the insane. The special hospital for the insane women has also been given up for the present, and the patients are again treated in the same hospital with the sane invalids. In regard to the insane of both sexes at Tewksbury, it is further to be remarked that many patients in the state hospitals, who were not directly transferred thither or sent to the hospitals from Tewksbury, appear on the register of the Tewksbury Asylum. Among 504 names on this register, which have been carefully examined, it is found that 323 were direct transfers from the three hospitals, and 71 more were patients not transferred directly, who also appeared on the registers of the hospitals. This would indicate, what is probably true, that nearly four-fifths of all the Tewksbury patients have been at some time in one of the state hospitals. Of the first 362 patients admitted to the asylum in 1866-67, 53 were still living there on the first of October, 1875; and of the 1,089 patients admitted there up to October 1, 1872, just 150 were still living in the asylum on the first of October, 1875. In eight years, therefore, more than 900 out of the first 1,100 patients at Tewksbury had either died or been discharged. More than 400 of these died; of the rest, some were removed from the State, and many others went to their friends. It should be remarked in this connection that there are more of the wholly friendless insane at Tewksbury than at the hospitals, so that the chance of a patient being removed from the asylum in any other way than by death is not so great at Tewksbury as elsewhere. At the hospitals many patients are removed, in the last stages of their disease, who die at home or in almshouses, thus diminishing to some extent the hospital death-rate.

In the latter part of 1874, some of the insane women at Tewksbury, being unwilling to perform the daily work assigned

IMPRISONMENT OF INSANE PERSONS.

them by the superintendent, were confined in cells under orders of the special physician, some of them for a long period and with circumstances that made this unsuitable treatment still more objectionable. Upon learning the facts, the General Agent of the Board immediately requested their release, and the assurance was given that nothing of the kind should again occur. The whole transaction was without the knowledge of the Inspectors, who concurred in the opinion that no such treatment of insane patients should be permitted. At the first meeting of our Board, after the facts became fully known to its members, the following vote was passed (January 6, 1875) :—

Voted, That the Board learns for the first time since its organization, with surprise and regret, that insane persons, inmates of the State Almshouse at Tewksbury, have been confined in cells for the purpose of compelling them to work ; that so far as the Board is aware, the confinement of such persons for this purpose has never taken place there or elsewhere, till quite recently, as noted in seven cases mentioned in the report of the Executive Committee, this day submitted ; and that the Board hereby expresses and records its decided disapproval of the practice of confining insane persons for the purpose of making them work.

Soon afterward (February 1, 1875) the following vote was adopted :—

Voted, That persons originally committed to the State Almshouse shall be transferred to the Asylum for the Harmless Insane by written order of the General Agent of the Board of State Charities, on certificate of the physician to the insane ; and no person now entered on the register of the Asylum for the Harmless Insane shall be transferred to another institution, except to a state lunatic hospital, until said person has been discharged from said register by order of said General Agent, on certificate of the physician to the insane, setting forth the facts concerning the sanity of the person in question.

The special physician to the insane resigning soon after, and no appointment being made to fill the vacancy, the duties

TWELFTH ANNUAL REPORT, 1875.

indicated in the above vote as belonging to the special physician, have since been performed by the resident physician, who has the general care of the insane. Dr. Nichols, who had been resident physician for about seven years, also resigned on the first of October, after long and faithful service in a department where his professional knowledge and his kindly sympathies were peculiarly needed. His successor, Dr. Lathrop, is in the prime of life, and has had an experience in hospitals of various kinds which should qualify him to perform acceptably the difficult duties of his position; and he has entered on them with zeal.

The Trials at Tewksbury.

For some years past there has been held at the State Almshouse in Tewksbury, a special court for the trial of vicious paupers whose way of life was considered a sufficient reason for bringing them to justice under the comprehensive provisions of chapter 165, section 28 of the General Statutes. Such persons, by the Workhouse Act of 1866 (chapter 198) could be tried by special courts at Tewksbury, Monson and Bridgewater, and sentenced to the State Workhouse. With the abolition of the almshouses at Monson and Bridgewater, the special courts there ceased to be needed, and that at Tewksbury is the only one of that kind now existing. In the meantime, power has been given to the local courts to send vicious persons to the State Workhouse, and many commitments are now made by those courts, to whose jurisdiction, so far as we are informed, no objection has been raised. There have been objections, from time to time, against the competency of the court at Tewksbury to try particular offenders, and also against its mode of procedure, the length of its sentences, etc. The question has been examined more than once by the proper committee of the Legislature, and the general policy of the Workhouse Act has been sustained. There has been every wish on the part of the Board that the trials under this Act should take place with all due publicity, and that such rights as the accused persons had should be duly protected, by counsel or otherwise. After commitment,

THE WORKHOUSE ACT.

the power of discharge rests with the Board of Charities, and it has been freely exercised whenever there seemed to be virtual reformation, and provision was made by friends, or the town, or where justice had been satisfied. The general policy of separating the vicious from the innocent poor, and of holding under some restraint the class who infest our almshouses, and who are known commonly as "tramps" and "hummers," is one which this Board has approved, and which has met the approval of the Legislature and the public. This policy ought to be continued; but the special court at Tewksbury is only one of the means by which it can be administered, and there may be other methods found which would now prove more serviceable, and which might remove some of the objections to the mode of trial in that court. No feasible plan presents itself to this Board, except the designation of special courts, in the localities whence the vicious inmates chiefly come, before which their cases could be heard before admission to the State Almshouse. Such courts would reduce the admissions at Tewksbury and increase those at the State Workhouse, provided power were retained for the trial at Tewksbury of such as failed to be brought before the outside courts.

IV. *Schools.*

(1.) *The State Primary School at Monson.*

This establishment has now existed more than nine years, and has received something more than 2,100 different pupils. The nominal admissions have been many more—about 2,800; but so many of these have been children returning or brought back from the places found for them outside, that the true number, excluding 700 readmissions, is only about 2,100. The return of the older children, and the admission of those sent by the courts to the care of our Board, materially change the tone of the school, and also raise the average age of all the children, which is now about ten years, instead of a little less than nine years, as it used to be. The average number of persons at the Monson establishment, during the year end-

TWELFTH ANNUAL REPORT, 1875.

ing October 1, 1875, was 496, much less than the almshouse average used to be; but, since the opening of the Primary School, in 1866, there has never been a greater average number of pupils in that school than during the past year. Of the 207 new admissions, 33, or nearly one-sixth, were sent by the courts; the others, except a few truants, being transferred from the State Almshouse at Tewksbury. The average attendance in the seven schools was 413, of whom a little more than one-fifth, as usual, were girls.

Under the stimulus given by the action of this Board and of the board of Inspectors in 1874, a greater number of children were placed out from the Primary School in 1875, than for some years previous. But many of these returned during the year, and in regard to those who remained in their places, the agreements entered into are not wholly satisfactory. The authorities at Monson are seeking to bring the practice into stricter conformity with what the interests of the children seem to require in this respect. Whenever written agreements are made for the maintenance of children in families, they should be properly signed by both parties, and care should be taken that the conditions are complied with; when the agreement is only verbal, a record shall be made at the institution of the nature of the agreement, so that its fulfilment can be better enforced, if necessary. The by-laws of the Primary School seem to require a written agreement in all cases, and this is certainly more conformable to the statutes and decisions of Massachusetts.

No action has been taken as yet, with a view to place children in families where board should be paid for them, as was contemplated in the original Act establishing the Visiting Agency. The Inspectors of the Primary School have several times recommended that children from their institution be placed out in this manner, in order to remove them, at an earlier age from the ill influences of a great establishment. With this recommendation this Board concurs, and it may also be best to place out some of the special wards of the Board in the same manner. To cover the expense of so doing, which ought not to exceed one dollar a week for each child,

THE STATE PRIMARY SCHOOL.

it would be necessary, either to set apart a portion of the annual appropriation for the Primary School, or to make a small special appropriation for this object. In either case the cost would be small, and the effect would be to diminish the number congregated at Monson, which is now too large, and constantly increasing. It should never go beyond 500, and 400 would be a much better maximum. The schools are still too crowded, although a new school-room was added not long ago. It will be necessary, during the winter, to occupy another school-room, and employ another teacher. Any reasonable expense required for the instruction of the poor children, while they remain at Monson, should be freely granted by the State; but the effort should constantly be made to shorten their residence in the school, by finding homes for them in good country families.

The average number of inmates at Monson, during the calendar year 1875, was above 500, and the expenditure for their support and instruction has come within the annual appropriation of \$44,000. Indeed, if the cash payments into the treasury be deducted, the cost will not reach \$42,500, or about \$80 a year for each person. Of this average number supported in the Primary School, about 75 were children committed by the courts to the custody of the Board of Charities, the cost of whose maintenance was about \$6,000. The average number of this class for four years past has probably been as great as last year. At the beginning of the year 1875 the number was 85. But for the admission of these children, who are sent under the Visiting Agency Act of 1870, the average number of pupils in the Primary School would have been less since 1870 than during the first four years after its establishment in 1866. This average was in 1867, 409; in 1868, 413; in 1869, 360; in 1870, 318,—a constant reduction in numbers. In 1871, without the children from the courts, it would have been about 300; in 1872, 290; in 1873, 295; in 1874, 325; and in 1875, 350. Thus, in spite of the gain in population since 1869, and the greater suffering among the poor for the past two years, the average number of those pupils who come to the school on account of poverty

TWELFTH ANNUAL REPORT, 1875.

and orphanage is not yet so large as it was six years ago,—being then 360 and now but 350. This is an encouraging fact, and it confirms what this Board has often stated,—that the poor who come upon the state treasury for support are fewer in number than formerly. Now, if greater diligence were shown in finding places outside the Primary School for those pupils who might go into families with advantage to themselves, there would be no reason for any undesirable accumulation of these children at Monson.

The Board of Charities alone having the power of final discharge from the Primary School (except as the law discharges all pupils found there above the age of sixteen years, unless allowed to remain by vote of the Board for special and urgent reasons), an investigation has been made during the past year into the propriety of finally discharging all those former pupils who were outside the establishment and not held under any indenture or other valid agreement. The result has been that several hundred children who might still, under a possible construction of the statutes, have been regarded as belonging to the school, have had their names stricken from the list, and only those were retained who, in the opinion of this Board, ought to be held under the jurisdiction of the Board of Charities and of the Primary School authorities. This number was as follows, on the first of January, 1876: resident at the school, 460; in places outside, 400; in all, 860. Of the 350 placed in families, nearly 100 are in other States, and about 250 in Massachusetts, chiefly in the central and western counties. Nearly a fourth part of all those placed out are in the twenty-one towns of the county of Hampden, in which county the school is located. But there are many towns in the adjoining counties of Hampshire, Berkshire and Worcester where no Primary School children are placed in families. Of the 159 towns and cities in the five western counties, there are more than 50 that contain none of the pupils of the Primary School now in families. It certainly would seem as if, by careful seeking, good places for at least fifty children could be found in these omitted towns, many of which—as Deerfield, Sheffield, Williamstown, Northfield, Templeton,

CHILDREN PLACED IN FAMILIES.

etc.—seem specially well suited for the homes of poor children. It is the opinion of this Board, and of the board of Inspectors, that good places could be found there or elsewhere for many more of these children than now go out in a year, and the superintendent believes that such places could be obtained as would be more permanent than now, so that fewer of the children would be sent back to the school. Early in the year (February 1, 1875) the following votes were passed in concurrence by the Board of Charities and the Inspectors :—

Voted,—1. That all pupils of the State Primary School, when placed in families, shall be held either under a written indenture as provided in the vote of July 28, 1874, or under a verbal agreement, the terms of which shall be recorded at the school.

2. That the State Visiting Agent be authorized to take from the State Primary School such children as the Inspectors may designate or approve, and retain control of them for a period not exceeding ninety days, during which time he shall either procure and return to the school written indentures, signed by the parties thereto, place the child in a family under a verbal agreement, the terms of which shall be reported by him, or return the child in person to the said school.

3. That the Visiting Agent report monthly to the Inspectors of the State Primary School all his transactions in regard to the pupils of said school,—stating what pupils have been indentured, what pupils were placed out under verbal agreements, and what the terms of these agreements are; and that these reports shall be made on or before the 25th of each month.

4. That the Visiting Agent be requested to report to the Inspectors of the State Primary School where and upon what terms the pupils of said school, placed out, were living on the first of October, 1874.

This last vote was afterwards construed so as to make this date October 1, 1875. Last summer the Board of Charities passed the following vote (July 7, 1875) :—

That on or before the termination of every indenture or written agreement, the Visiting Agent shall, by an interview with the party

TWELFTH ANNUAL REPORT, 1875.

to whom or by whom it is made, either at his residence or elsewhere, see that there has been a compliance with the terms of said indenture or agreement.

The last vote was adopted because it was found that months, and sometimes more than a year, may have passed after the expiration of an indenture or agreement, and before the money stipulated and due for the services of the child was actually paid over. There is sometimes good reason, no doubt, for this delay of payment; but in ordinary cases settlement should be made at once, and it is better for both parties to the agreement that this should be done. No hardship can result from a strict compliance with the terms of this vote. The list called for in the preceding vote was furnished to this Board and to the inspectors in October last, being the first list of the kind ever made out, so far as we can learn, since the Visiting Agency was established. The preparation of it showed that the number of these outside children actually in their places was smaller than has been supposed. As to their condition and treatment, it would seem that, in something more than half the places found, the family is a good one for the child to remain in, but that very nearly or quite half the children placed out are sent back, transferred, or themselves run away, before the term of their agreement has half elapsed. This of itself indicates, as the superintendent believes, and as we suppose, either that the place is not what it should be, or that the agreement is not strict enough in its terms or in its enforcement. The number of children now held under valid written agreements does not probably exceed a hundred. As there is some doubt whether a child can be held at all, under the Primary School law, after the age of sixteen, unless there is valid written agreement, it would seem proper that such should be required in all possible cases.

The general management of the establishment at Moulson, remains much as it has been for several years past. The resignation of Mr. Foster, the principal of the schools, deprives the State of the services of a very useful and devoted officer, who had been a teacher of poor children for nearly a

THE WESTBOROUGH SCHOOL.

dozen years, and with great success in his vocation. The inspectors intimate that the health of the pupils is not so vigilantly cared for as it should be, and this is perhaps indicated by the increased number of deaths, which, in the whole establishment were but 36 in the three years, 1871-2-3, while they were 41 in the two last years, 1874-5. Compared with the Tewksbury almshouse, however, from which most of the inmates come, the death-rate is very low,—and so it should be, among children at the ages received in the Primary School. The finances are frugally managed, and more money could be expended, with good economy, on the education, clothing and proper disposal of the pupils.

(2.) *The Westborough Reform School.*

On the first of November, 1875, this school completed its twenty-seventh year of active operations. During this period, commencing November 1, 1848, it has received something more than 4,500 boys, and finally discharged about 3,500. Of the other thousand, about 360 were remaining on the first of November, and nearly as many more were either living with their parents or relatives on probation, were in other families under agreement or indenture, or were known to be taking care of themselves. This would still leave 300 boys whose sentence had not expired at the time named, and who yet were in no proper sense under the control of the school. Many of this last-named class are entirely beyond the knowledge of the superintendent and trustees, and a considerable number of them are serving sentences in the State Prison or houses of correction. Others are heard from occasionally, and may now and then report themselves to the Visiting Agent, or be found by some of his deputies as they make their rounds. Of the conduct and permanent reformation of these 300 boys, of course little can be accurately said, for the reason that little is known. It is conjectured that about two-thirds of all the boys sent forth from Westborough are behaving well, or at least, are free from crime and gross vice. But it is doubtful if this can be positively asserted concerning more than half of them. Little effort is made to trace the

TWELFTH ANNUAL REPORT, 1875.

course of boys who reach the age of nineteen or twenty, and when they get into prison, as so many of them do, they are commonly dropped from further visitation. Boys much worse and more hardened than formerly, are now committed to Westborough, and their reformation is naturally more difficult for this reason, than was the reformation of such boys as went there ten years ago. Probably the discipline of the institution itself was never better than now, though it suffers in some respects from being overcrowded. This overcrowding is due, it may be said, not to any great increase in commitments, but to fewer discharges, and more frequent returns from place of those boys who go out on trial. The average number of new commitments yearly, since 1848, has been more than 165; but for 1875 it was only 128; for 1874 but 113; and for 1873 but 140. The recommitments and returns from place, from elopement, etc., were 50 in 1875, 75 in 1874, and 86 in 1873; making in the three years, 377 fresh commitments, and 211 returns and recommitments, or nearly two-thirds as many recommitments as new-comers. In the three years, 1866-7-8, there was 325 fresh commitments, and 144 returns and recommitments, but little more than two-fifths. In this period of seven years, then, while new commitments have gained 15 per cent., recommitments, etc., have gained nearly 50 per cent., and it is in consequence of this latter increase chiefly, that the number remaining at Westborough has gone up from 311 in 1873 to 360 in 1875.

Closely connected with this increased frequency of return to the school, is a change which we notice in the manner of releasing boys. Up to October, 1863,—that is, for fifteen years,—the majority of boys who went out were either indentured or placed in a family under a long agreement. During that period, 1,283 were indentured, or about 85 a year, and only 141 were placed on probation with their friends, less than ten a year. But for the past three years, considerably more than half of all the boys released have been placed on probation with their parents or friends. One effect of this is to concentrate the released boys in cities and large towns, instead of dispersing them throughout the country towns, as

BOYS PLACED OUT FROM WESTBOROUGH.

was formerly done. Ten years ago, less than a fourth part of the released boys were in cities; but of 158 released within the past three years, and still retained on the list of the Visiting Agent, no less than 92, or about three-fifths, are now in cities, 19 of them being in the city of Worcester, and 30 in Boston. The Visiting Agent reports 413 boys as on his list for visitation October 1, 1875; but the exact whereabouts of only some 350 of these were known, and more than 50 of these were in Boston. Of course, they are much more exposed to temptation in cities than in country places, and large numbers of them do, consequently, come before the courts, or become fugitives from justice. It would certainly seem that more effort should be made to find country homes for these boys. The number of towns and cities in which any of them are placed is now but a little more than 100 in Massachusetts, and 18 of these are cities. There are in the State probably 200 country towns, in each of which one reform school boy could be placed, with some hope that he would remain there and do well. Here, too, as at the Primary School, there is need of a more vigilant search for good places, though probably it would be harder to find permanent places for these boys than for the pupils at Monson.

The additions already made to the great structure at Westborough, give it much the appearance that it had in 1859, before the fire which destroyed nearly half of the establishment as it then stood. For a few years before the fire, there had been 700 boys or more at the school in course of a year, and the average number in 1858 was nearly 600. Should the new building be completed as now planned, there would be room for about 550 boys, and the number in course of a year would probably rise again above 700. The whole number of different boys at Westborough during the year 1875 was about 475; and permanent places were found in families, of their relatives or other persons, for a little more than 100 of these during the year. Five only of these were indentured, while 66 were released on probation, generally to their parents. The finding of places is left almost wholly with the Visiting Agency, which obtained only about forty

TWELFTH ANNUAL REPORT, 1875.

places other than their own families, for the boys released during the year. In some cases too long a time intervenes between the placing out on trial and the formal agreement under which the boy serves; nor is the information derived from the Agency so regular and frequent as would seem desirable. The number placed out during the year from the Reform School being about 100, nearly two-thirds of them returned to their own families on probation. The present number of boys in the school is 362.

The expenses of the Reform School have been less for each boy during the past few years than at any time since the fire of 1859, and the net cost to the State does not now quite reach \$100 a year, after deducting what the cities and towns pay, and what is received for labor and from sales. The net cost of maintaining and educating each boy there is now about \$2.50 a week, of which the municipalities pay fifty cents, while the income of the Lyman fund pays a few cents each week, making the cost to the state treasury less than \$2 a week, without reckoning interest on the land and buildings, which might add a dollar a week more.

(3.) *The Industrial School at Lancaster.*

The number of girls remaining at the Lancaster School in October, 1874, was 82, and six months after it had fallen to 78. Since then a larger number of commitments has been made than for several years past, so that the new commitments of the whole year have been 53, while in 1874 they were but 22; in 1873, 20; and in 1872, 24. The returns and recommitments, on the contrary, have fallen off, being but 17 in 1875, while they were 25 in 1874, 28 in 1873, and 27 in 1872. In general the readmissions at Lancaster have been about as many as the new commitments, though some years, like the last, have been exceptional in this respect. Thus, in 1866 there were but 16 readmissions, with 59 new commitments. We last year expressed the opinion that vicious girls, for some reason or other, unduly escaped arrest and commitment to Lancaster. The figures of this year tend to show that the opinion was correct; but there is now reason

THE LANCASTER SCHOOL.

to believe that the number of commitments to Lancaster will keep up, and that the Industrial School, which now contains nearly 120 girls, will remain full, or even increase its number. During the decline of the school in numbers, the list of those remaining in the families where they were placed under indenture also fell off somewhat, and was probably less than 80 last spring. On the first of October, 1875, it was 84, and these girls were scattered through 42 cities and towns, about 10 of them being in Boston. Unlike the children who are placed out from the Monson and Westborough schools, most of these girls, even when they go back to their own parents, are held under written agreements, a prudent usage which does not appear to prevent the finding of places in good families, and which might well be extended in the other schools. The forty or fifty girls who go out to places in a year from Monson, for example, might mostly be held under written agreements, as well as those who go out from Lancaster,

As at Westborough, so at Lancaster, the class of pupils received of late years is older and more hardened than those formerly sent. The number of actual reformatations which take place cannot be estimated at more than half of all who come under instruction, but much good is done in many cases where the girl is not completely reformed. The cost of the school is considerable, and was more for each pupil last year than ever before, because the average number has been so small. But the good accomplished is worth all that it costs, and as the numbers at the school increase, the average weekly expenses will be reduced. The new superintendent has engaged in his work with diligence and devotion, and the high standard of instruction and discipline has been maintained. Little success has yet attended the efforts to provide remunerative labor for the pupils, a want that is more and more felt as the age of the inmates increases.

(4.) *The Idiot School.*

This establishment is placed for the first time in the class of state schools under the Board's supervision, having here-

TWELFTH ANNUAL REPORT, 1875.

tofore been regarded as a private institution, aided by the State. The main part of its income, however, is derived from the state treasury, and a great majority of all the pupils are supported by the State. Perhaps it would be well if the towns and cities were required to do more for this class of the public dependents. But whether supported by the municipalities or by the Commonwealth, the School is too valuable and too important a branch of our charities not to be freely sustained. Its founder, Dr. HOWE, who now retires from its direct management, has given in his last report a history of the origin and an account of the methods of the school, which we commend to the Legislature. The number of pupils is now 122.

IV. PAUPERISM IN MASSACHUSETTS: ITS COST AND CAUSES.

When the large number of the public poor in Massachusetts is first noticed by persons unfamiliar with the subject, it often excites surprise, and sometimes reproach. Our Commonwealth is thus blamed for what is either the accident of its position, or the result of its generosity and philanthropy. We perhaps report more paupers, and we probably maintain them better, than any other State in the Union, in proportion to its population; and it sometimes seems to the inconsiderate observer, as if we were approaching the unhappy condition of England and other old countries, where one person in every twenty or thirty is a pauper. This is not really the case, whatever our statistics may seem to show; for when the estimates of pauperism for European countries are made on the same basis with ours, it instantly appears that the evil is there two or three times as great, and four or five times as burdensome, as in Massachusetts. We expend a large sum of money for the relief of the poor, but this is not often so expended as to increase pauperism, except as it draws into the State from other States and countries those who need public relief. We are providing in Massachusetts for much pauperism that had its root in England, Ireland, the British Provinces, or at the South, and has only been transplanted to our soil; while we have uprooted and exterminated much of our native pauperism.

ENGLISH PAUPERISM.

It ought not to be forgotten that there is a wide difference, in spite of superficial resemblances, between the nature and treatment of pauperism in England and in New England. Our poor-laws are only in theory based upon those of the mother-country, and they proceed, in their administration, upon a policy more like that of Scotland than that of England. An intelligent English writer some years ago thus pointed out, with much clearness, the actual defect and bane of the English policy towards the poor, in these words:—

“The poor-law *theory* is, that all occupiers of houses and lands shall contribute to a general fund, localized for better administration, to make provision against the wants and claims of the destitute. Its *practice* is that no destitute person, however meritorious, can benefit by this organization without having to pass under something very like the old Roman yoke. On the one side of the Caudine Forks, a man stands erect, self-respecting and respected, and with name unstained; on the other side he crouches, a changed and degraded being. He has become a social pariah, hopes destroyed, spirit crushed, reputation gone. Society, before it yields what it dare not refuse, so embitters the morsel by contempt, that neither giver nor receiver is blessed in the act. The terms ‘pauper,’ ‘parish,’ ‘poor-relief,’ all savor of social reproach. The poor are taught that it is virtuous to shrink from everything appertaining to the whole system. A beggar, even, will unblushingly ask for alms ‘to keep himself off the parish.’ On the other hand, the rich avoid the whole system as something tainted by social leprosy, and equally shrink from all but enforced contact. From father to son, through many a generation, the unconscious legacy of contempt and hard dealing has descended to us. Nothing testifies so clearly to the prevalent feeling of the upper classes as the persistent rigor of all legislation affecting the poor for eight hundred years. From Saxon serfdom down to modern pauperism the old key-note of contempt and isolation vibrates unchanged.”

Whatever success has been achieved in dealing with pauperism, in England or anywhere else, has been gained by reversing this practice of suspicion, contempt and abasement,—by classifying the poor according to their real character and needs, and treating the money raised for their relief as an

TWELFTH ANNUAL REPORT, 1875.

insurance fund, to which they or their representatives had contributed their full share. The poor-rate is, properly, an insurance premium; the poor-law system of any country should be a "National Friendly Society." This is what the Board of Charities has aimed at in Massachusetts, and its policy for checking and controlling pauperism resembles that of this English writer, only more extended, and reaching into details which he did not consider. His four points are,— (1.) Punishment for vagrancy; (2.) Utilization of the weak or vicious portion of the lowest poor; (3.) Prevention of any pauperizing influence upon the independent poor; and (4.) To afford an opening for voluntary almsgiving, without the evils attending institutional organization. All these methods have been put in practice in Massachusetts; the first by the town and city authorities; the second and third by the instrumentality of the State Workhouse and the State Primary School; and with gratifying success, especially in what has been done for poor children. Moreover, special efforts have been made to induce the kindred of the poor to provide for them, and to have those needing public relief cared for by that community to which they properly belong; and a vigilant supervision has been exercised over the expenditure of money and the methods of relief and of discipline. That the plague of pauperism has never spread far in America is due mainly to our institutions, and to the opportunity which they offer to the poor man; that it has been controlled and diminished where a dense population and the varied competitions of industry had given it a foothold, must be ascribed, in part at least, to such measures as have been adopted in Massachusetts during the past twenty years. Within that period, pauperism has decreased here, in proportion to our population and wealth, and in spite of the civil war and its results.

It is true that this relative diminution of pauperism has been accompanied with an increase of certain classes of the poor, and in the cost of relieving the whole number. The money now expended for the poor annually in Massachusetts, by all public agencies, is nearly twice as much as it was twenty years ago; while our population in that period has

PAUPERISM NOT GAINING GROUND HERE.

increased but 50 per cent. This greater expenditure is nearly half owing, probably, to the diminished purchasing power of money, as shown by the enhanced price of articles used. But there have been other causes for the outlay, and there are some recent ones which ought to be pointed out and checked, if possible. The increasing number of the pauper insane supported by the cities and towns has already been mentioned. There has been a corresponding, though a much smaller, increase among the insane poor supported by the State. Thus, in 1864, the number of insane state paupers maintained on the first of October was not far from 700; at the same date, in 1866, it was 700; in 1870, 663; in 1871, 631; in 1872, 640; in 1873, 675; in 1874, 841; in 1875, 726. But for the removals made by our Board the number would now exceed 1,000; perhaps, even, 1,200. The insane poor supported by the cities and towns, at the same date, numbered,—in 1864, 850; in 1866, 930; in 1871, 1,100; in 1872, 1,200; in 1873, 1,250; in 1874, 1,274; in 1875, 1,434. Yet with all this increase among the insane, which is a very costly class to support, the average number of town and city paupers fully supported (sane and insane) was but 4,250 in 1875, while it was reported as 4,255 as long ago as 1840, and in 1860, no doubt, exceeded 4,000.

Taking into account the poor of all kinds fully supported at the public expense, and beginning with the year 1864, when the statistics were first gathered with substantial accuracy, we find, up to 1874, these general results,—a failure to increase, and even a positive diminution of the number receiving support.

Among the state paupers, with whose condition the Board of Charities has had the most to do, we find the diminution very marked, especially within the years from 1866 to 1873, when the policy of the Board had its fullest effect. The average number of state paupers supported in public establishments was 2,537 in 1860; 2,911 in 1861; 3,156 in 1862; 2,750 in 1863; 2,527 in 1864; 2,591 in 1865; and 2,399 in 1866. The same establishments contained 2,259 in 1867; 2,309 in 1868; 2,109 in 1869; 1,940 in 1870; 1,963 in 1871; 1,939 in 1872; 1,965 in 1873; and only

TWELFTH ANNUAL REPORT, 1875.

2,220 in 1874. If to these numbers are added the probable average number of the sick state poor supported in the towns, in 1865 and succeeding years, the aggregate for 1865 would become 2,650; for 1866, 2,550; for 1867, 2,400; for 1868, 2,560; for 1869, 2,360; for 1870, 2,140; for 1871, 2,163; for 1872, 2,139; for 1873, 2,215; and for 1874, 2,470. For the past year, the number in the establishments, which in 1860 contained 2,537 state paupers (the average population), has been but 2,262, of whom only about 2,230 were chargeable to the State; and less than 1,800 were, strictly speaking, state paupers. Adding to these 2,230 the 200 sick state poor constantly receiving aid, and we have a total of 2,430 persons, instead of the 2,537 who were supported fifteen years before, and the 3,174 of the year 1858. These figures show a decrease of a hundred in the last fifteen years, although the population of the State in that period increased more than one-third. Had the State's poor increased from 1860 to 1875 as fast as the population, there would have been 3,400 in the past year, instead of the 2,430 actually found.

A portion of this decrease in state paupers was due to changes in the laws of settlement, which threw a larger number on the cities and towns for support; yet in the ten years since 1864, the average number of town paupers supported in almshouses increased but about a dozen,—from 2,866 to 2,879,—although the number receiving "out-door relief" has considerably augmented. What makes this last-mentioned increase less noticeable is the fact that the state pensions to disabled soldiers, and the families of those killed in the war, have fallen off more than three-fourths since 1864; for it was but natural that, with the reduction from \$2,300,000, of "state aid" in 1864 to \$420,000 in 1875, pauperism in the towns and cities should somewhat increase. Such has indeed been the result, and perhaps partly for the reason named.

There does not seem to have been a direct connection between the decrease of the large sums paid in state pensions and the increase in the pauper expenses of the cities and towns; but that there was an indirect and virtual connection, we cannot doubt, since, under the so-called "military settlement

THE POOR-RATE IN CITIES.

law" of 1865, hundreds and even thousands of our soldiers, or their families, have been aided by the towns and cities to which the soldiers were credited during the civil war. Those cities, also, which disbursed and received the largest amounts of "state aid," are generally those which have the largest pauper expenses, though to this there are many exceptions. Irregularities and exceptions are common in the pauper statistics of our cities, to be sure, as will be seen by the figures given below, in which certain classes of the city poor, and the expenses incurred for them in the principal cities of Massachusetts during the year ending April 1, 1875, are noted down for comparison.

A glance at these figures (which do not include the sums paid by the State for its paupers found in these cities, amounting, perhaps, to \$200,000 more) will show how unequally the burden of pauperism is distributed in proportion to population. Thus, Boston expends more than 25 cents for each of its inhabitants in supporting its lunatic poor in hospitals (who make two-fifths of all the poor fully supported), and nearly 50 cents in full support of all kinds, but only 30 cents in partial support; while Cambridge, which does not spend quite 10 cents *per capita* on its hospital patients, lays out more than 50 cents in full support of all kinds, and about 45 cents in partial support. The net cost of pauperism in Cambridge is more than 90 cents, while in Boston it is less than 80 cents, to each inhabitant; in Fall River it is about the same as in Boston; in New Bedford it is higher, being \$1 and upward; in Lynn it is nearly \$1.20; while in Salem and Haverhill it is less than 70 cents, in Springfield only 80, in Worcester but little more than 40, in Lowell and in Pittsfield less than 40, in Holyoke but 33, in Newton less than 30, and in Lawrence hardly 25 cents for each inhabitant. If it should be inquired why one manufacturing city, like Lawrence, pays a poor-rate of but 25 cents for each inhabitant, while another, like Fall River, pays more than three times as much, and another—Lynn—pays almost five times as much, various reasons would be found. At Lawrence there is a strict and careful supervision of the money expended, and the popula-

TWELFTH ANNUAL REPORT, 1875.

Pauperism in the Cities of Massachusetts in 1875.

CITIES.	Population.	PERSONS FULLY SUPPORTED.						PERSONS PARTIALLY SUPPORTED.				Total pauper cost paid by the city.
		AT LUNATIC HOSPITALS.			IN ALL PLACES.			In the year.	On a given day, March 1, 1875.	Cost.		
		Whole No.	A'v'g No.	Cost.	Whole No.	A'v'g No.	Cost.					
Boston,	341,919	408	296.11	\$88,719 93	1,348	732.04	\$149,931 62	19,747	4,700	\$103,414 51	\$241,864	
Lowell,	49,688	28	23.96	4,520 20	151	96.40	10,593 70	1,191	535	5,345 78	17,997	
Worcester,	49,317	19	12.12	1,883 58	122	50.71	11,495 83	2,311	1,038	9,060 23	20,495	
Cambridge,	47,838	28	26.60	4,757 57	222	119.64	23,955 57	5,000	1,200	21,154 50	43,495	
Fall River,	45,340	17	10.22	2,583 26	246	83.12	12,841 17	6,196	1,200	27,988 92	37,141	
Lawrence, .	34,916	15	9.68	1,757 63	47	23.36	4,754 94	147	60	2,579 99	8,574	
Lynn,	32,600	24	21.55	4,016 60	114	71.66	13,831 79	2,120	1,100	26,579 60	38,082	
Springfield,	31,053	16	8.85	1,697 28	209	54.41	11,784 57	1,482	647	13,105 07	24,604	
Salem,	25,953	22	13.39	2,538 59	200	95.47	10,272 73	540	237	6,968 81	16,989	
New Bedford,	25,895	21	11.60	2,071 00	122	66.40	9,144 42	2,060	952	22,091 10	28,261	
Somerville,	21,868	3	3.00	558 50	16	8.11	1,439 40	1,329	778	10,680 24	11,766	
Chelsea,	20,737	13	12.00	2,671 52	14	13.00	2,671 52	807	465	5,956 09	8,008	
Taunton,	20,145	19	13.86	2,441 71	88	57.87	6,728 98	757	288	7,904 04	13,820	
Gloucester,	16,754	12	7.01	1,712 08	54	20.88	5,500 46	184	100	6,180 51	11,656	

TWELFTH ANNUAL REPORT, 1875.

tion is kept steadily employed; at Lynn the work of shoe-making is not steadily followed through the year, and the management of the overseers of the poor is not so methodical. The same is true of New Bedford where it has long been the habit to give liberally to the out-door poor, as it is also in Fall River, while Taunton, in the same county, pays much less in this way. In general, too, wherever population *rapidly* increases, pauperism cannot quite keep pace with it. Certain cities, like Springfield and Lowell, Fitchburg and Fall River, and preëminently Boston, are so situated as to receive and even attract the pauperism that invariably accompanies immigration from other States and countries. But these considerations will not explain all the anomalies. The whole population of the State being 1,652,000, and the reported net cost of pauperism in the cities and towns being \$1,172,416, or a little more than 70 cents for each inhabitant, why should the citizens of Chelsea pay less than 40 cents and those of rural and sea-faring Dukes and Nantucket pay respectively \$1.60 and \$2.15?

These discrepancies of cost are conclusive as to one point,—that there is no general and increasing cause of pauperism in Massachusetts, as some have fancied, but that where it increases the causes are local or special, and may at any time be reduced, or even disappear entirely. Even in cities where pauperism now appears to be gaining ground, as in Fall River, we find that the poor-rate was, ten years ago, more than \$1 for each inhabitant; while now, with so much money expended in out-door relief, it is but 80 cents. The total reported pauper expenses in New Bedford in 1865, with a population of less than 21,000, were \$27,458, while in 1875, with nearly 26,000 people, they were but \$32,235, and the net cost only \$26,231. In Newburyport, where now the whole expenses are reported as \$16,130, and the net cost \$14,268, in 1865 the expenses were reported as \$18,689, and the cost of out-door relief was larger than now. If we look at the number of persons fully supported in cities where the cost has increased, we shall see that this is not always because the number of the permanent poor is greater than formerly.

PAUPERISM PRESENT AND PAST.

Thus, in Lynn, where, during 1874-75, there were but 90 persons in the city almshouse, there were 101 in 1865; and in Cambridge, when the population was but 29,000, there were 140 almshouse inmates, where, last year, with nearly 48,000 people, there were but 194 almshouse inmates. The average number in all the town and city almshouses in 1865 was greater than in 1875 (2,896 against 2,879), though their cost had risen from \$260,000 to more than \$400,000 in the ten years. If we may believe the official reports, there were actually more persons in the 180 city and town almshouses in 1840, when Massachusetts had but 737,699 inhabitants, than there were in 225 almshouses (including the State Almshouse with 844 inmates) in 1875, when our population had more than doubled. The average number in almshouses in 1840 was given as 4,255 and the cost about \$200,000; while in 1875 the cost of 3,724 almshouse inmates, including those at Tewksbury, was about \$500,000.

Yet, without doubt, our paupers in the aggregate have doubled since 1840, as well as the cost of maintaining them; and for the past two years they have been increasing fast in the State as a whole, while remaining at the same number, or even decreasing, in many towns, and perhaps in some cities. In 1840, it is probable that two-thirds of our paupers were of native origin; now no less than two-thirds, including the state paupers, must be of recent foreign origin,—that is, either foreign-born, or the children or grandchildren of foreigners. In some cities, as Boston and Fall River, probably five-sixths of all the public poor are of recent foreign origin, and more than half of the settled poor are so. Without considering, therefore, the general and obvious causes of pauperism in Massachusetts, we may say that its chief occasion or proximate cause is immigration. And thus, by a little reflection, we may learn that it is necessary to watch and regulate immigration, if we would check the growth of pauperism in our Commonwealth. The Reports of the General Agent, and of the Special Agent, do not exaggerate the truth in this regard; and if pauperism is now gaining ground among us, it is not wholly by reason of the hard times, but because Massachu-

TWELFTH ANNUAL REPORT, 1875.

setts has given up some "wholesome and effectual safeguards against an unhealthy and demoralizing immigration." And, as the General Agent well says, any considerable addition to our own poor, by the introduction of aliens and strangers from other communities, "should not be tolerated, unless sufficient means for their support are assured." Nor does the evil spring from natural immigration alone, for many paupers from foreign countries are unquestionably sent to America as paupers, and in order to be rid of them, and not a few come to abide in Massachusetts. The Board of Charities of New York, which finds that State suffering greatly from this immigration of paupers, thus speaks of the matter in its report for 1874:—

"How large a number of these alien paupers have come into our State by the assistance of their friends, or benevolent associations or municipalities, it is impossible for us to determine. That there are large numbers of such, is clear. That it has been a systematic policy, quietly and covertly pursued by various foreign countries, to relieve themselves of danger and expense by assisting convicts and paupers to emigrate to our country, where they should be cared for at our expense, is unfortunately too clear. Many such persons have been detected and sent back by the vigilance of the Emigration Commission in New York. But that we have a considerable number of such persons now within our borders, seems beyond question. From no class of our citizens have such emphatic complaints been made of this condition of things, as from those who are of foreign birth. They come among us to be naturalized and earn their own living, and to become with us bearers of all public burdens. These abuses are more readily detected by such persons than by the native-born citizens, and none will be more ready than they to give a sanction to any proper legislation calculated to remedy this serious evil. The State Pauper Law of 1873 authorized the State Board of Charities to send to the States to which they belong, all paupers who are found within our limits without a legal settlement. Under this law, between three and four hundred have been sent out of the State during the past year. What is just and right between State and State in our Union, ought to be just and right between our own and a foreign nation. Should we not be justified in sending back to Europe, to be cared for by their own people, these *unnaturalized*

FOREIGN PAUPERS AND CONVICTS.

paupers and convicts who have been surreptitiously introduced into our country and made a burden to the tax-payers of New York?"

In order to ascertain what rights exist under our foreign treaties, and the general principles of international law, in relation to the prohibition of pauper immigration, and the sending back of paupers to the country whence they came, the New York Board obtained the legal opinion of an eminent jurist, Professor Pomeroy, of Rochester, N. Y., which is printed in the report just quoted. For the information of the Legislature, we have inserted portions of this learned opinion in the Appendix.

The introduction of persons from other States of the Union, either directly as paupers or under circumstances that soon made them dependent upon the State, has been going on in Massachusetts for many years, and is greatly stimulated by the number, the capacity, and the excellence of our public establishments for the relief of suffering. Even the opening of the four state almshouses in 1854, designed as they were to apply the so-called "workhouse test" to one class of our poor, had at first, and at intervals since has had, an influence to draw poor people into Massachusetts.

To cure an acknowledged evil of administration respecting the support of the "state poor" in the cities and towns of their residence, those state almshouses were erected in the metropolitan, central, western and southern divisions of the State; yet they have sometimes served as beacons to invite the poor of other New England States to our borders. True, they gave an opportunity for the examination and removal of this class from the State, which under the old system did not exist, but oftentimes the physical or mental condition of the person at the time of his admission was such as to prevent his immediate removal, and he became a permanent charge. The existence of institutions like the Massachusetts General Hospital, the Eye and Ear Infirmary, the Idiot School, and the Institution for the Blind, has also, and in no less degree, contributed to swell the number of dependents from other States, and the same may be said of our hospitals for the insane, as has already been intimated.

TWELFTH ANNUAL REPORT, 1875.

Immigration into Massachusetts takes place both by land and by water, large numbers coming by land from Canada, etc., who are not reckoned in the General Agent's statistics concerning the port of Boston. The number of immigrants landing at Boston has greatly decreased of late; and so, no doubt, though not so much, has the inland immigration declined. While the State's poor have increased but slightly in the aggregate number and cost of support, there was yet a large addition to this class in the cities and large towns, in consequence of the immigration of the last few years. And this increase would have been much more perceptible, had it not been for the new settlement law of 1874, which removed from the State's list at one end about as many paupers as were added at the other end by immigration. By constant activity in removals, the General Agent has prevented any *apparent* accumulation of state paupers; but there is such an accumulation notwithstanding, and this prevents the new settlement law from having its full effect in diminishing the State's poor. Had it been possible, under recent statutes and decisions, to regulate immigration as it should be regulated, and to keep out or send away intruding paupers, the average number of the State's poor, instead of 2,430 in 1875, would have been no more than 2,000. It is the province of the legislature to restore the old safeguards against this undesirable immigration, or to devise new ones, unless we are willing to see outside pauperism still more encroaching upon us.

V. PROCEEDINGS AND EXPENSES OF THE BOARD IN 1875.

The only change in the membership of the Board was the resignation of Dr. Howe, and the appointment of Charles F. Donnelly, Esq., of Boston, as his successor. The number of meetings of the Board during the year has been twenty-six. Several of these were held in connection with visits to the state establishments, the number of such formal visits during the year having been fifteen. Visits by the Chairman, Secretary, General Agent; or some member of the Board, have been much more frequent, amounting in all to fifty or sixty at least. There were passed, from time to time, many votes

VOTES OF THE BOARD.

concerning the regular business of the Board, approving the schedules of small-pox bills submitted by the Special Agent; admitting, discharging, transferring, indenturing, etc., inmates of the institutions and wards of the State, according to law; allowing the towns of Ayer, Chelmsford, Fitchburg and Hingham, and the cities of Haverhill and Newton, to make use of the State Primary School for the confinement of truants, etc. The more important votes of the Board, not already cited, have been as follows:—

(October 15, 1875.) A ballot reëlecting Mr. F. B. Sanborn, Chairman of the Board for the year 1875–6.

(June 8, 1875.) *Resolved*, That the Board hears with regret of the resignation of Dr. Howe, for nearly eleven years a member of the Board of State Charities, and for nine years its chairman.

Resolved, That the services of Dr. Howe, both as a member of the Board and as Chairman, have been in the highest degree useful to the Commonwealth, valuable and acceptable to his colleagues, and honorable to himself, and that we desire to place upon record our satisfaction that he has so long, and so fully with no other reward than the sense of duty done, devoted to this branch of the public service his time, his energies, his experience, and his rare talent for directing and organizing public charity.

Resolved, That the Secretary be instructed to communicate these resolutions to Dr. Howe, and to express to him the sincere wish of the Board, that his years of leisure may be as pleasant as his years of activity have been fruitful in those works of philanthropy, and those measures of well-considered policy, with which his name will ever be connected.

(September 1, 1875.) *Voted*, That the Chairman be instructed to report to the Lieutenant-Governor and his associates on the committee relative to the Centennial Exhibition, that the Board of State Charities will prepare for publication with its Annual Report for the year 1875, a historical and statistical statement concerning the charities of Massachusetts during the century now closing, for use in connection with the Centennial Exhibition at Philadelphia, the length of the statement not to exceed one hundred printed pages, and its estimated cost, exclusive of printing, being about \$500.

Concerning insanity and the cases of insane persons, the following votes were passed:—

TWELFTH ANNUAL REPORT, 1875.

(January 6, 1875.) Voted, That the whole subject of insanity, and the condition and treatment of the insane, should be investigated and supervised by a special inspector or commission.

(March 3, 1875.) Voted, That this Board finds many reasons why the application of James G. Goodnow for release from the McLean Asylum should be granted, provided there can be proper care, oversight and guardianship of him after his discharge; and it is the opinion of the Board that, under these circumstances, the experiment of releasing said Goodnow is one that ought to be made.

In regard to prisons and prison returns, the following votes were passed:—

(April 7, 1875.) Voted, (1.) That in the opinion of this Board, the entire body of returns and reports from the county and municipal prisons of the Commonwealth, now made to the Secretary of the Board, under chapter 307 of the Acts of 1864, should be made to the Commissioners of Prisons on blanks to be furnished by said Commissioners or their Secretary, as contemplated by the Act of last year.

(2.) That the Secretary of the Board be authorized to coöperate with the Commissioners of Prisons, in asking from the legislature such an enactment as will give full effect to the foregoing vote, and to so much of chapter 264, Acts of 1874, as relates to county and municipal prisons.

(3.) That the Secretary be relieved from tabulating the county and municipal prison returns of the present year, and that they be turned over to the Prison Commissioners, whenever that body is ready to receive them.

(October 5, 1875.) Voted, That the Chairman, Mr. Earle, and Mr. Donnelly, be a committee of this Board to examine the cases of the prisoners in the upper arch of the State Prison, and report what action should be taken by the Board with respect to said prisoners.

In regard to inmates of the Monson establishment, it was voted,—

(February 1, 1875.) That the General Agent investigate the cases of the state paupers at Monson, and have authority to discharge such of them as in his judgment can take care of themselves, or will be cared for by their friends, and that he report his action at a subsequent meeting of the Board.

VOTES OF THE BOARD.

(May 5, 1875.) *Voted*, That hereafter all inmates of the State Primary School shall be considered as discharged therefrom at the expiration of three months after becoming sixteen years of age, unless the Board by special vote, in pursuance of section 7, Acts of 1866, has provided for their retention in said school.

The following votes were passed concerning the Bridgewater Workhouse and the State Reform School :—

(June 2, 1875.) *Voted*, That from April 1, 1875, the charge for support of town paupers at the State Workhouse shall be at the rate of one dollar and seventy-five cents per week.

(June 8, 1875.) *Voted*, That the cell accommodations at the Workhouse for the confinement of refractory male inmates are mostly unsuitable and wholly inadequate to the wants of the institution, and an immediate remedy of the defect is recommended.

That we find in the Workhouse persons of a class for which the institution was not originally intended, and for the proper restraint and employment of whom the arrangements are unsuitable and inadequate ; and to remedy this evil, and meet the emergencies of the situation, the Board would recommend a revision of the rules of the Workhouse, and of the laws in relation to commitments thereto.

(July 7, 1875.) *Voted*, That the Executive Committee have authority to place with the superintendent of the State Reform School, for a period not exceeding one month, any boy committed by the courts to the control of this Board, whenever in the judgment of the Visiting Agent it may be necessary to provide temporarily for the safe-keeping of said boy, pending the action of the Board on the question of committing him to said school as provided by law ; and in all such cases the executive committee shall report the fact of such temporary disposal to the Board at its next meeting.

The Secretary was directed to send a copy of the foregoing vote to the trustees of the State Reform School, and ask that they authorize the superintendent of the school to receive and temporarily hold boys of the class specified.

Concerning the business of the General Agent's department, it was voted,—

(June 2, 1875.) That the General Agent, at his discretion, may waive the notice required by chapter 170, Acts of 1874, on account

TWELFTH ANNUAL REPORT, 1875.

of expenses incurred under the provisions of said Act, for the calendar year 1874.

(*August 4, 1875.*) That the General Agent of this Board be instructed to bring a suit in the name of the Treasurer of the Commonwealth (section 11, chapter 223, Acts of 1862) against the inhabitants of the town of Hopkinton, for the support at the Northampton Lunatic Hospital, since July 1, 1871, of Bridget Sheehan.

(*September 23, 1875.*) That His Excellency the Governor be requested, if he shall deem it expedient, to instruct the Attorney-General to appear in the case of Somerville *versus* Boston, in relation to liability for a pauper, the results of which will materially affect the interests of the Commonwealth.

(*December 1, 1875.*) That the separate department of the sick state poor be discontinued after the 31st of December, 1875, in accordance with the recommendations of the Special Agent in his report for the month of October, 1875, and that the duties thereof be thereafter transferred to the department of the General Agent.

In addition to other votes concerning the indenture of children and the business of the Visiting Agent's department, the following were adopted:—

(*January 20, 1875.*) *Voted*, That the Visiting Agent submit these indentures for the signatures of the persons to whom they are made, as soon as possible; that he report on the 1st of February what progress has been made in the matter of their execution; and that he report in full relative thereto at the regular March meeting of the Board, returning indentures that the parties have refused to execute.

(*July 21, 1875.*) *Voted*, That in this and all similar cases [of money in the hands of the Visiting Agent belonging to children in custody of the Board], the money be deposited in the Provident Institution for Savings in the name of the child, and that the Visiting Agent hold the bank-book.

Expenses of the Board and Its Departments.

The detailed statement of the persons employed, compensation paid, and other expenses incurred in the work of the Board and its departments for the calendar year 1875, will be found in the Appendix. It will be noticed that these expenses fall short, in the aggregate, of those for the year

EXPENSES OF THE BOARD.

ending October 1, 1875, as well as of the aggregate for 1874, which, as finally made up, was \$48,185.27, or, deducting the General Agent's collections, \$36,616.86. The aggregate for 1875 was but \$45,421.93; namely, for the Board's expenses, \$811.93; for the Secretary's department, \$8,558.12; for the General Agent's, \$12,109.06; for the Visiting Agent's, \$15,146.33; for the Special Agent's ordinary expenses, \$5,352.04, and for his expenses in small-pox cases, \$3,444.45. Besides these amounts, \$9,723.36 has been expended by the General Agent in the transfer and removal of paupers, about the same sum that has been thus expended annually for twenty years and more. In Schedule B, on another page, the appropriations for the Board of Charities and its departments are given as \$42,700, and the expenses as \$36,625.44, exclusive of the Special Agency, for which no specific appropriation is made; audit and visitation being paid for by appropriations for the support of sick state paupers. The collections made by the General Agent and paid into the state treasury during 1875 were larger than usual, being \$16,273.68; and this sum, deducted from the aggregate expenses above stated, leaves a net cost of \$29,148.25,—less by \$7,468.61 than in 1874. In connection with these statements of expense in the different departments of the Board, it is proper to make some remarks additional and explanatory.

The Work done in the Departments.

The Secretary's work is mainly clerical and statistical. It was the expectation of Governor Andrew that this Department would become in time a general statistical bureau; and, for this reason, the Secretary, by the Act of 1863 (chapter 240) was allowed to examine the various statistical returns then made, and was required to "arrange and publish in his annual report all desirable information concerning the industrial and material interests of the Commonwealth" which related to pauperism, crime, disease and insanity. Since that time, another statistical bureau (of Labor) has been created, the State Board of Health has been established, and experience has shown that the work of supervising the charities

TWELFTH ANNUAL REPORT, 1875.

of the State can be as well, if not better, done, without complicating it with the collection of general statistics. The latter can best be carried on by a single and comprehensive Bureau of Statistics, which should bring together all the facts and figures obtained, under one method of treatment, and prepare them for publication in a condensed and comparative form, which is now scarcely possible in the diversity of method among those who gather and edit the information in regard to registration, taxation, banking, insurance, pauperism, crime, etc. Without making any definite recommendation on a subject lying somewhat beyond its province, this Board would express its readiness to coöperate in any general concentration of the statistical work after the manner indicated. If done, this would relieve the Secretary from no small portion of his office-work, which could then be more readily combined with that of the other departments, and the whole be carried on with less cost than at present.

The General Agent's duties, though considerably enlarged beyond those of the old Alien Commission, are in great part the same, and the performance of them is indispensable to any proper administration of our charitable policy, and the execution of our pauper laws. Such an officer, by whatever name he may be called, will be found necessary, so long as we retain the ancient distinction between state paupers and town paupers, to take charge of the details, countless and perplexing as they are, which must receive daily attention. By combining with his other work the special tasks of audit and visitation for the sick state poor, which are also indispensable, greater efficiency and, in due time, greater economy will be secured. The General Agent's report shows clearly and succinctly what his duties are, and they have been performed to the satisfaction of the Board. The same has already been said of the Special Agent, who himself suggested, and who accepts most cordially, the consolidation of his Department with that of the General Agent. It may properly be added here that the laborious investigation and audit of the small-pox claims of 1872-3, now nearly completed by the Special Agent, was no part of his original

THE VISITING AGENCY.

duties, but belonged rather to the state auditor, at whose request it was first undertaken by this Board. The whole work done by these two Departments, now united (exclusive of the small-pox cost), was carried on in 1875 for an expense little, if any, greater in gold than the similar, but much less extensive work of the Alien Commission in 1855. The principal increase of cost in the work of the Board has been in the Secretary's and in the Visiting Agent's departments, which had no existence twenty years ago. The latter, indeed, was established on its present basis only six years ago.

The Visiting Agency.

The form in which the Visiting Agent this year presents his report, being more concise than usual, enables the nature and results of his operations to be more clearly seen than has sometimes been possible. The figures given, however, still seem to exaggerate the work actually done. This work, although important, is by no means so perfect or so beneficial to the State as it may be thought. Like all other things in this world, it must be tested by its final results, not by what the Agency expected or has hoped to do. An examination will show that it has not increased the number of homes for poor and delinquent children, as was hoped,—there being no more such homes now than when the Agency was created in 1869. Nor has it diminished crime among the young in any perceptible degree, nor yet saved *to the public* those large sums of money which were reported in the years when the work was still an experiment. The state treasury has less to pay for young delinquents than formerly,—chiefly because the Nautical Reformatory or School Ship has been dispensed with. But more is paid for the support of young offenders in the city reformatories and truant schools, and in the state, city and county prisons,—so that the net cost of this class to the taxpayers is probably \$20,000 a year more than it was six years ago. The Agency had already existed for two or three years, in another shape, when established by statute, and its report for 1875 is the ninth which this Board has received and printed.

TWELFTH ANNUAL REPORT, 1875.

In the year 1870, when the Visiting Agency first assumed its present form, there were maintained in the state and city reformatories an average of about 1,000 young offenders; namely, at Westborough 269, at the School Ship 233, at Lancaster 145, at the Boston House of Reformation 276, and in other city reformatories about 80. On the first of October in that year, there were 433 young persons from 15 to 20 years old in the Massachusetts prisons, and 518 from 20 to 25,—in all, therefore, 1,950 young offenders in public establishments, five years ago. In 1874, the average number at the state and city reformatories was perhaps no more than 930; namely, at Westborough 324, at Lancaster 93, at the Boston House of Reformation 321, and at other city reformatories 120. But in the meantime those in prison between 15 and 20 had increased to 554, and those from 20 to 25 to 761,—making a total of all young offenders a year ago of about 2,245, or nearly 300 more than in 1870. In 1875 the average number in state and city reformatories was 934; namely, at Westborough 336, at Lancaster 85, at Monson 75, at the Boston House of Reformation 291, and at other city reformatories 150; while the number in prison between 15 and 25 had apparently increased to nearly or quite 1,500,—making a total of more than 2,300, or an increase of nearly 20 per cent. in five years.

Now, as the cost of maintaining these young criminals in our city and county prisons is about as great as it used to be in the State Reformatories, and as the number has increased nearly one-fifth, it follows that the cost of maintaining them must be about one-fifth greater than it was in 1870, and this would give an excess of cost in 1875 over 1870 of more than \$40,000. Allowing that two-thirds of this was incurred by persons, between 18 and 25, who never had the opportunity to come within the range of the Agency's operations—(a very liberal estimate, since any of those under 22 *might* have come under the Agency)—and we have \$14,000 as the increased cost of the other third, to which, if we add \$6,000, the yearly cost of the young delinquents at Monson, we have \$20,000 as the increased annual cost of juvenile offenders,

RESULTS OF THE VISITING AGENCY.

such as the Agency cares for, at the end of the five years just closed. Indeed, if we add together the net cost of the four chief Reformatories alone in 1870, \$143,000, and then add to the cost of the three remaining ones in 1874, the \$6,000 expended at Monson and the \$3,500 excess of Visiting Agency expenses in 1874 over 1870, the total cost of young offenders not in prisons at all, will be about the same in the two years. The net cost of an average of 936 young offenders in state and city schools is given by the Secretary as \$141,000 in 1875, to which must be added not less than \$125,000 for those maintained in state, city and county prisons, making \$266,000 in all.

It is not, then, because it has saved money to the public that the Visiting Agency can justify its existence,—for there is nothing in these figures to show that money has been saved. If the children themselves have been saved, that is a nobler economy, and one which would be more attractive to the people of Massachusetts. In this way the Agency has, no doubt, done much good, in individual cases,—yet it cannot claim remarkable success in its general work. Up to October, 1867, the first Visiting Agent of the Board had investigated the cases of 495 children (placed out from the Monson establishment before there was any Agent to look after them), and he reported that 418 of these, or 85 per cent., “were known to have done well.” The more recent statistics do not show any better result than this. There were 390 of these children in 1867 who were still alive, and whose term of indenture had not expired,—and of these, no less than 268, or more than two-thirds, were still in the families where they were first placed, showing that their places were then more permanent than now. For it appears by the Primary School records that, of more than 1,000 different pupils there, who have been sent to places since October 1, 1866, at least half have returned to the School, while a considerable number more, who did not reappear in the School, abandoned their family places.

The statistics of the Westborough School give a result quite similar. Up to October, 1863, of 1,283 boys indentured from the Reform School, 440 had been returned to the

TWELFTH ANNUAL REPORT, 1875.

school in one way or another during fifteen years, at the rate of 30 a year, and about 35 per cent. of the whole number. Since the Visiting Agency was established by law, six years ago, the number placed out has been (nominally) about 850, and the number returned to the school 434; that is, 74 a year, and 50 per cent. of the whole number. These figures are much exaggerated by duplication, but they probably show the relative frequency of returns with sufficient exactness; and it appears from them that the places found for the Reform School boys are less permanent than formerly.

It was hoped that the Agency, by seeking out more and better families who would be willing to receive children, would reduce the numbers in all the great establishments and, at the same time, promote the reformation or the improvement of these children. Such appears to have been its first effect. Naturally, one would have expected this result to be gained more and more in successive years,—more children going out and to better places. The figures of six years tell a somewhat different story, for they show that, while the number of children in the state establishments has been increasing, the number yearly placed out in families has greatly diminished. Thus, during the year ending October 1, 1875, according to the Visiting Agent's report, only 321 children in all, were placed out; and, upon excluding from this number the children transferred, placed out twice, etc., the true number of different children thus placed does not probably exceed 300. Now, five years ago, the Visiting Agent reported 571 placed out (during the year 1869-70), of whom probably 450 were different children; so that there has been a decrease of places found, in the five years, of more than 30 per cent. In the year 1870-71, 629 were reported as thus placed out, being at least 500 different children, after all deductions are made. In 1871-2, this number fell to 529 reported, and probably 450 actually placed; in 1872-3 to 346 reported, and perhaps 320 actually placed; in 1873-4, it rose to 381 reported and perhaps 340 actually placed. In this same five years' period, the whole number of children in the establishments and the custody of the Board has increased from

RESULTS OF THE VISITING AGENCY.

1,200 in 1870 to more than 1,300 in 1875, and the number remaining on the 1st of January in the three schools at Monson, Westborough and Lancaster, from 866 in 1874 to nearly 1,000 in 1876.

What, then, has the Visiting Agency done in return for the sum of \$100,000 (in round numbers) which it has expended in the past nine years? Are its methods now perfect,—can they be corrected or improved,—or must the experiment undertaken in 1866 at the instance of this Board, and promoted by large appropriations and copious legislation since 1869, be abandoned as a failure? These are serious questions for the General Court to consider, and our Board will, no doubt, be expected to throw what light it can upon them.

To the first question, then, we should answer without hesitation, that the Visiting Agency has done great good, though less than we once expected, and less than might have been accomplished. It has helped to keep down the rising tide of vice and crime among children, and it has prevented many wrongs, evils, and abuses which would otherwise have existed. It ought not to be abolished, but modified and made more effective; while at the same time, in deference to the public demand for economy,—a just and necessary demand at the present moment,—it should be made less costly. Its methods are well meant, but often crude, roundabout, and imperfect; sometimes delaying and checking those very measures which it aims to carry forward. It attempts too much. It leaves too little to be done by the establishments from which it takes children, by the magistrates before whom children are tried, and by the citizens and charitable organizations in the towns and cities whither these children are sent, or to which they are allowed to go. It cherishes too much the spirit of a bureau, and the forms of procedure which are known in common parlance as "red tape"; it consults too little the plain good sense and good will of those persons who are naturally in each community the friends and guardians of poor children, or the terror of evil-doers among the young. Such persons might be selected, in various parts of the Commonwealth (as

TWELFTH ANNUAL REPORT, 1875.

they are in Michigan) to serve as local agents,—not traveling at large expense from one county to another, but looking closely every month, and, if necessary, every week, after the children placed in their particular vicinity.

This was a favorite plan with Dr. HOWE, so long the Chairman of this Board, and the originator (if any one citizen can claim to have originated it) of the Visiting Agency in Massachusetts. He looked forward to the time—which we hoped he might live to see, and to rejoice in—when the work of public charity and reformation should be carried on, not alone in great establishments, but by hundreds and thousands of families throughout the Commonwealth, auxiliary to the public establishments, and supplying what overgrown almshouses and reformatories can never give at their best—the individual care, the parental, brotherly, and sisterly affection, the religious devotion to philanthropic duty—that are absolutely indispensable in the nurture and reclamation of the young.

Such a reorganization of the Visiting Agency by the appointment of local visitors would not wholly supersede the present force, which should be maintained with a smaller number, to give the needful centralization of a work which at present is too much centralized, and too little in harmony with the other departments of charitable activity. The cost of such a reduced force need not in our opinion go beyond half the present rate of expenditure. Of the visitors now employed by the Agent we have no complaint to make; they appear to perform their duties with diligence; they have acquired much useful experience in their years of service; and if the retrenchment here proposed is adopted, might well continue in the work.

Under one section of the Visiting Agency Act of 1870, certain children may be committed by the magistrates to the custody of the Board of Charities, which is authorized to indenture them, to place them in the Primary School, or "in charge of any person" until the age of twenty-one or for any less time. Under this section, 577 children have been committed within six years to the custody of the Board.

DR. HOWE AND THE BOARD OF CHARITIES.

Of these, 324 remained in its charge on the first of January, 1876. Of the whole number, about half (say 300) have been pupils in the Primary School, and about 70 now remain there, leaving, perhaps, 260 who are in places outside. Many of these children have city or town settlements, and ought not to be wholly supported by the State; but in regard to the time and manner of their legal discharge from the State's custody some question may arise, as the law is now worded. We therefore recommend that the same power be given to the Board for the discharge and removal to the place of settlement of these children, that is now given in the case of other pupils of the Primary School.

The Board's own Work.

The name of Dr. HOWE, who recently retired from more than ten years of consecutive service as a member of this Board, suggests some further mention of a philanthropist so eminent, to whom not only his colleagues, but Massachusetts and the world owe so much.* His genius for charitable work and his tireless enthusiasm, which age could scarcely abate, conjoined with his large practical experience, made him foremost in this Board, as he has been in whatever labor he undertook. He well understood that the task imposed upon the members of the Board of Charities is often an ungracious and a thankless one,—arraying against it the prejudice, the self-interest, the inertia of routine, and the obstinate pride of opinion, which always and everywhere stand in the path of reform. But he also believed, and he trusted, amid all controversies and misrepresentations, that the people of Massachusetts would still, as they ever have done, recognize and ultimately maintain efforts for the public good in the sacred cause of the poor, however unseasonable or unacceptable these might at first be deemed. Such is our own faith; and, but for this, it may be said that few citizens would officially labor year after year, for the correction of abuses, to maintain excellences, and to promote improvements in the charities of the Commonwealth. The time given by most of the members

* Dr. Howe died January 9, 1876.

TWELFTH ANNUAL REPORT, 1875.

of the Board to their difficult duty has been snatched from the occupations of a busy life, and has been freely devoted to inquiries and efforts which have had no other object than the public good, however small may have been the results attained. The Board would cheerfully give place to men who would perform the needful work better,—but so long as they continue in office, they consider themselves bound to withhold nothing that the legislature should know, to rebuke wrong, and to recommend earnestly the changes that seem needful.

FINANCES OF THE STATE INSTITUTIONS.

In the report of the Secretary will be found detailed statements of the receipts and expenditures of the institutions owned or supervised by the State, for the official year ending September 30, 1875. The regular appropriations for the same institutions for the calendar year 1875, and their expenditures, are shown by the following Schedule A. The total sum appropriated for these institutions for 1875 was \$527,500; the total expenditures have been \$506,537.07, showing a small surplus.

SCHEDULE A.

Summary Cost to the State for the Calendar Year 1875.

INSTITUTIONS.	Regular Ap- propriations for 1875.	Sums Expended.	Surplus.
Worcester Hospital, . . .	\$95,000 00	\$9,225 60	\$14,807 07
Taunton Hospital, . . .		21,017 95	
Northampton Hospital, . . .		49,949 38	
Tewksbury Almshouse, . . .	93,000 00	96,298 47	3,298 47*
Monson Primary School, . . .	44,000 00	44,000 00	-
Bridgewater Workhouse, . . .	43,000 00	42,986 37	63 63
Westborough School, . . .	55,000 00	54,681 44	318 56
Lancaster School, . . .	25,000 00	26,297 07	1,297 07*
State Prison, . . .	145,000 00	134,630 79	10,369 21
Eye and Ear Infirmary, . . .	7,500 00	7,500 00	-
Massachusetts School for Idiots,	20,000 00	20,000 00	-
Totals,	\$527,500 00	\$506,537 07	\$20,962 93

* Deficit.

PAYMENTS FROM THE TREASURY.

As a partial offset to this expenditure, a smaller sum than usual has been received for the labor of convicts at the State Prison and State Workhouse, and other sums from the Almshouse and the State Schools, the whole amounting to about \$96,000. The actual cost to the State would thus be reduced to about \$410,000, or \$6,000 more than in 1874 for the same establishments.

It will be noticed that the Schools for the Blind and for Deaf-Mutes no longer appear in this Schedule, having been removed by law from the supervision of the Board of Charities, and placed where they properly belong, under the exclusive oversight of the Board of Education.

Sundry other appropriations and expenditures for charitable purposes outside of the permanent institutions are exhibited in Schedule B, which follows. The amount of these appropriations is \$113,400, and the expenditures on account of the same have been about \$82,400, leaving unexpended \$31,000. It should be said that nearly all this surplus will probably be needed to meet outstanding obligations, except the \$6,000 surplus from the Board's appropriations, which remains in the treasury, all its accounts having been settled for 1875.

SCHEDULE B.

AGENCIES.	Appropriations for 1875.	Amounts Expended.	Surplus.
Board of Charities and its departments,	\$42,700 00	\$36,625 44	\$6,074 56
Agent for Discharged Con- victs,	3,000 00	2,999 66	34
Discharged Female Prison- ers,	1,500 00	1,500 00	—
Soldiers' Employment Bu- reau,	3,000 00	3,000 00	—
State Paupers, support, in- cluding Indians and small- pox cases,	46,500 00	24,821 44	21,678 56
State Paupers, burial, . . .	5,000 00	2,853 50	2,146 50
removals,	10,000 00	9,723 36	276 64
transportation,	700 00	772 75	72 75*
State Pauper Convicts' sup- port,	1,000 00	75 00	925 00
Totals,	\$113,400 00	\$82,371 15	\$31,028 85

* Deficit.

TWELFTH ANNUAL REPORT, 1875.

Summing up these expenditures and those likely to be incurred for the calendar year, and adding thereto the expenditure for state aid in 1875 (\$420,000), the net cost of maintaining the county and city prisons, and of supporting and relieving the towns' poor,—all of which expenses are a tax upon the community, though only in part assumed by the State in its corporate capacity,—it will be seen that more than \$2,600,000 has been disbursed within the State during 1875, for the purposes of charity, reform, or correction.

VI. REMARKS AND RECOMMENDATIONS.

The attention of the legislature is called to the facts presented in the report of the Secretary in regard to matters not touched upon in the report of the Board. He has condensed these statements more than has sometimes been customary, but the most important matters will be found in them, with such comments as the facts suggested to his mind. It has not seemed advisable, either to him or to the Board, to investigate and report at length, as was proposed in the last legislature, on the general subject of neglected infants, which this Board has so often discussed in previous years. The main facts are well known, and one of the remedies for existing evils is to subject all lying-in hospitals, or houses used for that purpose, to police and sanitary supervision. We therefore renew the recommendation made in 1874 concerning this, and trust that the needful legislation may be had. In this connection we would again commend to public favor the Massachusetts Infant Asylum, chartered in 1867 at the recommendation of this Board, to care for a few of these neglected infants. Its statistics, as published in our last report, showed that up to December 1, 1874, out of 364 admissions in six and a half years, 147 infants had died, or 40 per cent. Adding the admissions and deaths since, up to January 1, 1876, this percentage is reduced, as it has been very considerable for the last two or three years. The whole number of admissions being now 408, the deaths number 155, or 38 per cent.; while for the period since April 1, 1872, the death-rate has been but about half as great.

NUMBER IN THE ESTABLISHMENTS, JANUARY, 1876.

The annual appropriations in aid of discharged prisoners ought, in our judgment, to be renewed and, perhaps, increased. They do something to make crime less common, and to promote the reformation of individual convicts.

It has been customary to give in our Report the numbers supported at the state establishments and the prisons on the first of January. Naming these in the order given on a preceding page, there were, on January 1, 1876, 705 convicts at the Charlestown Prison, and 418 at the Bridgewater Workhouse; 508 insane patients at the Worcester Hospital, 646 at Taunton, and 470 at Northampton; 1,002 state paupers in the Tewksbury State Almshouse, of whom 153 were in hospital and 275 were insane; 78 state paupers at Bridgewater; 567 persons at the Monson establishment, of whom 518 were children and 460 pupils of the Primary School; 362 boys at Westborough, 118 girls at Lancaster, and 122 pupils in the Idiot School. Estimating the sick state poor receiving out-door relief at that date as 250 in number, we have a total of 2,290 state poor, to which, if we add 490, the number of state patients at the three State Hospitals for the insane, we have 2,780 poor persons maintained by the Commonwealth at the beginning of 1876. Of these, however, only 2,320 were legally state paupers, the rest being pupils at the Primary School. Of these 2,320, no less than 800 were insane or imbecile persons, 400 were convicts at Bridgewater, and nearly 500 were under treatment for physical maladies. Eleven years ago (January 1, 1865), there were at the four State Pauper establishments (including Rainsford) 2,226 state paupers, and at the State Hospitals more than 500 state patients.

Altogether, the most noticeable fact coming under the observation of this Board, is the immense increase of our prison population since the close of the war. On the first of January, 1876, there were, in all the prisons that report to this Board, 4,867 persons under confinement. If we add to these the number confined in station-houses, guard-houses, etc., the aggregate was at least 5,000, which the number in reformatories of the State, the cities and the counties, would swell to nearly 6,000. At the close of the war, a little less

TWELFTH ANNUAL REPORT, 1875.

than eleven years ago, the prisoners in these same prisons (exclusive of reformatories) were less than 2,000 in number; so that, in this period, crime in Massachusetts has more than doubled, although our population has gained but about 30 per cent. This result is deplorable, and it is a plain condemnation of our present system of penal law and prison discipline, since these are seen to be quite ineffective in checking crime. There must also be active causes of such a state of things, and these demand the most serious investigation and the most determined efforts for their removal.

The present county system of prisons is already greatly changed from its original character, by the congregation of criminals in a few cities. Thus, the two city prisons of Boston contained, January 1, 1876, 1,554 convicts; the Suffolk County Jail, 224 prisoners; making nearly 1,800 in the single county of Suffolk, with less than 370,000 inhabitants; while Middlesex and Worcester counties, with 125,000 more inhabitants, had only 697 prisoners in confinement. Of these, Middlesex furnished 386, and Worcester 311. Essex County had 463, Bristol 266, Norfolk 186, Hampden 136, Berkshire 102, Hampshire 53, Plymouth 34, Franklin 22, and Barnstable 7. At the same date (January 1, 1876) there were 705 convicts in the Charlestown State Prison, and 418 in the State Workhouse. The cost of maintaining the county and city prisons for the calendar year 1875 was at least \$375,000 above their earnings, which were less than a fourth part of their expenditure. The whole cost of crime and its punishment to the tax-payers of Massachusetts now probably exceeds \$1,000,000 a year, of which something like \$500,000 is paid for the maintenance of prisons alone. The same prisons which now contain 4,867 inmates, at the beginning of 1875 had only 4,400, so that the increase in a twelvemonth has been ten per cent.

SPECIAL RECOMMENDATIONS.

Such recommendations, made in former reports of the Board, as have not been carried out, by legislation or otherwise, and do not conflict with this Report, are now renewed.

DEFINITE RECOMMENDATIONS.

The special recommendations of this Report are the following :—

1. That no more money be appropriated for the public buildings now partially completed, than is necessary to fit them for speedy occupancy, in a frugal and unostentatious manner; and particularly that instead of a great State Prison for men, a small one be built at Concord, and the old prison at Charlestown remodelled, with a view to a careful classification of the convicts.

2. That the existing laws be so amended as to permit the Board of State Charities to transact all its business in two departments, as formerly, and in this way to make its work less costly and more effective.

3. That a small appropriation be made, to pay the board in good families of some of the younger pupils of the State Primary School.

4. That measures be taken to prevent the migration to Massachusetts, from other States and from foreign countries, of persons who soon become public dependants or inmates of our prisons; and that vaccination of all immigrants and young persons who have never been vaccinated, be required, so far as practicable, and some competent authority be designated to enforce this requirement.

5. That the laws of pauper settlement be no further changed for the present, but that some addition or amendment be made to the laws for the restraint and employment of the vicious and vagrant poor, and for the removal from the Commonwealth, by the persons responsible for their introduction, of the paupers and criminals who have migrated of their own accord, or been sent to us from beyond our borders.

6. That no lying-in hospital or hospital ward, or other place, be allowed to receive as patients women in labor, unless such hospital, ward or other place has a license from the city or town where it is located; and that all lying-in hospitals or hospital wards which receive more than six patients in a year be under the supervision of the State Board of Health, as well as of the local board of health.

7. That the Board be authorized to retransfer to the Reform

TWELFTH ANNUAL REPORT, 1875.

School and Industrial School, any inmate of the State Workhouse transferred there under the provisions of chap. 198, sect. 6, of the Acts of 1866, whenever in its judgment the object of such transfer has been accomplished.

8. That the Board be authorized to discharge from custody any child committed to its care under the provisions of the Acts of 1870, chap. 379, sect. 10, whenever for any cause further detention is in its judgment inexpedient; and that the Board be authorized to collect from the place of their legal settlement, the expense incurred for the support of children committed to its care under the provisions of said Act, for a period not exceeding one year from the date of their commitment, and not more than one year preceding the date at which the place of settlement shall be notified that such expense has been incurred.

9. That with a view to stay the formidable increase of crime in Massachusetts, our whole penal and prison system be investigated, revised and amended.

10. That some better, and, if possible, some less costly method be devised for the care and treatment of insane persons in this Commonwealth; so that the building of great hospitals for incurable patients may no longer seem to be necessary, while, on the other hand, all practicable means may be employed to prevent insanity and to give proper employment, exercise, and medical care to the chronic insane.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

THE

PUBLIC CHARITIES OF MASSACHUSETTS

DURING THE

CENTURY ENDING JAN. 1, 1876:

A

REPORT MADE TO THE MASSACHUSETTS CENTENNIAL
COMMISSION, FEB. 1, 1876,

UNDER DIRECTION OF THE MASSACHUSETTS BOARD OF STATE CHARITIES.

BY F. B. SANBORN,

*Chairman of the Board of State Charities, and Secretary of
the American Social Science Association.*

BOSTON:

WRIGHT & POTTER, STATE PRINTERS,

79 MILK STREET (CORNER OF FEDERAL).

1876.

THE MASSACHUSETTS PUBLIC CHARITIES.

INTRODUCTORY.

The record of Public Charity in the Commonwealth of Massachusetts for a hundred years, if written out with appropriate detail of incident and development, would be one of the most important chapters of our political and social history. For it would show by what steps, and in what inherited and traditional ways, the noble spirit of the Puritan statesmen who founded Massachusetts has manifested itself in charitable methods, in public institutions, in the general habit and tendency of our population; until we have established in this little corner of the world, not, perhaps, the best system of public charity, but the best foundation and atmosphere for such a system that can be seen at the present time among a people so numerous and heterogeneous as ours, anywhere on the habitable globe. And this is in due fulfilment of the philanthropic purpose declared by the first governor of Massachusetts, John Winthrop, who, in 1629, before he departed from England to rule over his infant Colony, proposed to himself these reasons, among others, for leading emigrants out of overburdened England to the freedom and abundance of a new country :—

“This Land grows weary of her inhabitants, so as man, who is the most pretious of all creatures, is here more vile and base than the earth we tread upon, and of less price among us than a horse or a sheep. Many of our people perish for want of sustenance and imployment; many others live miserably, and not to the honor of so bountiful a housekeeper as the Lord of heaven and earth is, through the scarcity of the fruits of the earth. All of our towns complain of the burden of poor people, and strive by all means to rid any such as they have, and to keep off such as would come to

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

them. I must tell you that our dear mother finds her family so overcharged as she hath been forced to deny harbor to her own children; witness the statutes against cottages and inmates. And thus it is come to pass that children, servants and neighbors, especially if they be poor, are counted the greatest burthens,—*which, if things were right, would be the chiefest earthly blessings.*"

It was to make things "right" in this respect as in others, of which history speaks more loudly, that Winthrop and his companions came to Massachusetts, and here established their religious Commonwealth. They brought with them, as a matter of course, such laws and customs as then existed in England; and among these the famous poor-law of 1601,—the 43d Elizabeth Act of Parliament, generally considered as the basis of all subsequent poor-law legislation in England and in New England. But so different was the spirit of Winthrop's colony from that prevalent in England during his youth,* and so materially has the course of legislation been modified in New England by the great difference existing between our circumstances and those of the mother country, that it is impossible to draw a close parallel between our poor-laws and those of England, either in their aim, their details or their results. These statutes in England were made necessary by the presence of a great and persistent class of poor persons, many of whom were also vicious characters, needing all the restraints of the law. Hence the severity of the early statutes against vagrants,—laws which were, in fact, the germ of the whole British poor-law system, and have made no inconsiderable part of it. But in New England, no such pauper class existed at the outset; and our arrangements for relieving the poor have been such as to prevent the formation of such a class.

PUBLIC CHARITY BEFORE 1775.

There are three distinct historical epochs in the development of New England,—the Colonial, the Provincial, and the National. The first may be said to have closed in 1692, the second in 1776, while the third still continues. As Col-

* John Winthrop was born in 1588.

THE COLONIAL CHARITIES.

onies, the people of New England in substance governed themselves under the forms of a theocracy; as Provinces, they were governed by the laws of England, with more or less local modification; as States, they have once more made their own laws according to the forms of a democracy, but also under the constant check of national considerations. The poor-laws and the institutions of public charity will be found to have taken a decided and positive character from each of these three periods, although their present form might have been mainly the same, had it been possible for either the Colonial or the Provincial period to continue till now.

Of the six New England Colonies,—Plymouth, Massachusetts, New Hampshire, Rhode Island, New Haven and Connecticut,—it is needless here to speak of more than two,—Massachusetts and Connecticut; for these, in respect to their poor-laws, are the only ones which offer any differences worthy of note. Indeed, the practical dependence of Plymouth and New Hampshire on Massachusetts, and of New Haven on Connecticut, with the insignificance of Rhode Island, previous to 1692, makes the history of New England substantially one with the history of Massachusetts and Connecticut.* As early as 1673, both these chief Colonies had published books of laws, in which, with all due respect for the Hebrew code, they had incorporated much of the wisdom of the common and the civil law, and much that was peculiar to their own novel circumstances. In these statutes, brief but sufficient provision was made for the relief of the poor. Every town was to support and relieve its own people when in distress, and a residence of three months only was sufficient to give a settlement in any town, provided the resident were not warned to depart by the authorities of the town. Under this simple code were expended the trifling sums which poverty demanded for its relief in the hundred towns that then held all the New England people.

The Indian war of 1675–1676 changed all this, so far as Massachusetts and its dependency, Plymouth, were con-

* The whole population of New England, two centuries ago, is estimated by Dr. Palfrey at about 50,000, of which Massachusetts had more than half, and Connecticut (then including New Haven), nearly a quarter.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

cerned. By Act of the General Court in 1675, a new class of poor persons, dependent upon the whole Colony for relief, was recognized and provided for. "This Court," it was then said,—

"Considering the inconvenience and damage which may arise to particular towns by such as, being forced from their habitations by the present calamity of the war, do repair unto them for succor, do order and declare that such persons, being inhabitants of this jurisdiction, who are so forced from their habitations and repair to other plantations for relief, shall not, by virtue of their residence in such plantations they repair unto, be accounted or reputed inhabitants thereof, or imposed upon them according to law. But, in such cases, and where necessity requires, by reason of the inability of relations, &c., *they shall be paid out of the public treasury.*"

This Act of 1675 is worthy of special notice, because, so far as we know, it was peculiar to Massachusetts, and because it was the germ of that distinction between the poor of the State and the poor of the towns and cities, which, for the past hundred years, and especially since European immigration set in so actively about thirty years ago, has made one of the most prominent features of the charitable administration in this State. Massachusetts is one of the few States in which a separate class of state paupers is to be found; and in no other State has their number or the cost of their support ever been so great as here.*

The Colonial statute of 1675, above quoted, was certainly designed to be limited in its operations, by the exigencies which demanded it. In subsequent years, however, similar allowances continued to be made. The principle on which they were founded had been admitted; and exigencies were sure to arise in which they might, very plausibly, be required.

* The earliest legislation on the subject of paupers in New England seems to have been in 1636, when the colonial governments, both of Plymouth and Massachusetts Bay, gave power to any shire court, or any two magistrates thereof, to determine all differences about the lawful settling and providing for poor persons, "and to dispose of all *unsettled* persons into such towns as they shall judge to be most fit for the maintenance and employment of such persons and families, for the ease of the country." It may be that 1639 is the true date of this enactment for the Massachusetts Colony; at any rate, this was the settled practice before 1640, and until 1675.

THE POOR-LAWS OF THE PROVINCE.

In the record made of these grants, they are mixed up with military accounts and other public charges, nor do we find any separate statement of their amount for more than a hundred years after, during which period many laws relating to pauperism had been passed, and the great principles of our complex code of legal settlement had been established. About 1691, the office of overseers of the poor was established in Massachusetts, having already existed for a century in England. In 1692 relatives were obliged by law to support each other, and a few years later power was given to justices of the peace to bind out poor children. In 1700 we find the first law for bonding alien passengers; and in 1767 the first law for removing poor persons from Massachusetts, if they had no settlement in any town. Thus, in less than a century and a half after Winthrop made his protest against such a practice in England (as quoted above), it had become the law in his own Colony, and among his own descendants. Nor was it without justification; neither did it work such hardship as in the mother country. The occasion for it, and the general condition of Massachusetts between 1675 and 1775, may be briefly touched upon before coming to the public charities of the century now closing.

In the Colonial period, the immigrants to Massachusetts were a substantial and self-supporting class. But the increase of trade and the stimulus of easy living soon brought to our shores a host of poor and worthless persons, against whose intrusion into the community the old Puritan discipline no longer had force. Consequently we find the provincial laws everywhere becoming more stringent against vagrants and strangers, and the conditions of pauper settlement were made more difficult at each revision of the statutes. In 1701, by the Massachusetts law, a residence of one year was made necessary for a settlement in any town, and, by the same Act, captains of vessels were required to give bonds for the support of their passengers, of whom the infirm and old were to be returned whence they came. In Connecticut, about the same time, a still more exacting law was passed. Instead of the old provision, by which a three months' residence without

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

warning was allowed to give a settlement, it was declared, as early as 1702, that no "foreigner" could gain a settlement in any town without the express permission of the town or its authorities. Along with these laws went others, denouncing severe punishment for vagrancy, and authorizing the removal from one town to another of persons having a settlement elsewhere. Until 1775, and, no doubt for a quarter of a century afterward, under the stress of war and the disorders which befel our trade and domestic industry, pauperism and vagrancy increased in Massachusetts, and, of course, the class of "unsettled" poor grew larger in consequence of the stringent laws against their gaining a settlement in the towns. After 1775 this class was provided for at the expense of the State, as they had previously been at the cost of the Province, and doubtless with greater liberality than in the rest of New England. This circumstance, together with the larger trade and more abundant wealth of Massachusetts, very early attracted within her limits large numbers of the unsettled poor. In the other Provinces, though the English notions of settlement and removal prevailed, yet so small, comparatively speaking, was the proletary class, and so abundant were the means of labor and living, that very few of the hardships complained of by English writers, from De Foe and Adam Smith down to Senior and Miss Martineau, were experienced in New England in the corresponding period.

For the rest, the provincial epoch of our history witnessed the development of a system of relieving the poor which was substantially the same as that now in use. The office of overseer of the poor had been created in Massachusetts before 1700, and became common in the other Provinces before 1750. Almshouses were built still earlier, and workhouses or houses of correction existed early in the eighteenth century. The present mode of assessing and expending the local taxes from which the poor were aided was in use all over New England at the same time.

This method of public relief, corresponding to the parochial system in England and Scotland, has never been superseded in Maine, Vermont or Connecticut, and is only partially sup-

THE POPULATION OF MASSACHUSETTS.

planted in New Hampshire, Rhode Island and Massachusetts by the parallel method of county or state relief for the poor. As already mentioned, ours is the only New England State that has always provided, fully and directly, from the state treasury, for the support of the poor having no settlement in the towns. The other States which did so at one period, have either ceased entirely to make such provision, or have restricted it to certain small classes of the poor, or else, as in Connecticut, have contrived to keep the number of the unsettled poor very small.

PUBLIC CHARITY SINCE 1775.

At the opening of the century which this Report covers, the population dwelling within the present limits of Massachusetts somewhat exceeded 300,000, or less than one-fifth of the number (1,652,000) now inhabiting the Commonwealth. Of the population in 1776, about 5,000 were colored persons, including Indians, and about 300,000 were whites, mostly of English or Scotch descent. Throughout New England, until after 1790, the people were more homogeneous than is common in new countries. For, although the original English settlers had been reinforced by considerable numbers from Scotland, Ireland, Holland, and even France, yet nine-tenths of the people were English, and so great was this preponderance as to make the name *New England* a strictly appropriate one. From 1790 to 1830, the immigration from Europe was very small. In 1800, scarcely more than one in a hundred of the New England people was foreign born; in 1810, scarcely more than one in eighty; and from 1820 to 1830, not more than one in sixty. But from 1830 to the present time, the stream of emigration has flowed incessantly and in great force from Great Britain and the continent of Europe to the United States, and Massachusetts has received her full share. In 1840, at least one in every twenty of her inhabitants was foreign born; in 1850, not less than one in six; in 1860, more than one in five; and at the present time probably one-fourth of the 1,652,000 who inhabit Massachusetts were either born in foreign countries, or are the children of foreign parents.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

One consequence of this great influx of immigrants has been to increase the necessity for public charity in nearly all its various forms ; and now that the density of population in Massachusetts (about 212 to the square mile) equals that of any but the three or four most populous countries in Europe, it is not strange that we find in our fast-growing cities and large towns many of the social maladies and evils that infest older countries, and that make the numerous forms of public charity indispensable. Up to 1818 there was no hospital or asylum for the insane in Massachusetts ; now there are no less than eight. Up to 1821, when the Massachusetts General Hospital was opened, there was nothing that could properly be called a hospital in Massachusetts for sane patients ; now there are at least twenty, all of them larger and many of them as well endowed as the Massachusetts Hospital was at its opening. Until 1800, when the Boston Female Asylum (an orphan-home for girls) was founded, there were no orphan asylums in the Commonwealth ; now there are more than twenty. Until 1826 there were no reformatories, public or private ; now there are two supported by the State, three or four by the cities, and as many more by bequests or private charity, besides the State Primary School with 450 pupils at Monson, and numerous truant schools supported by the smaller cities. An infirmary for diseases of the eye and ear was opened in 1824, but no school for the blind until 1833, nor for the deaf until 1866 ; now there are 120 blind pupils in the Massachusetts School for the Blind at South Boston, and 120 deaf pupils under instruction in the two schools for deaf-mutes at Northampton and at Boston, besides 80 more whom the State supports in the deaf-mute school at Hartford, in Connecticut. An idiot school was first opened by Dr. Howe in 1848, and an infant asylum for foundlings and neglected infants in 1868. All these schools, and most of the hospitals, have either been maintained or aided from the public revenues raised by taxation. Besides these establishments, and others to be named hereafter, which may strictly be called *public* charities, there is a great and ever-increasing number of private charities of every character, magnitude and degree

ANNUAL COST OF PUBLIC CHARITIES.

of importance. The Massachusetts General Hospital, if classed as a private charity, must be reckoned the wealthiest of this class, possessing property which is now valued at more than \$2,700,000, and receiving a yearly income of more than \$250,000. These large sums represent the munificence of thousands, and the accumulations of more than sixty years; but the *Smith Charities*, in the Connecticut Valley, with an office of disbursement at Northampton, now possess property valued at nearly \$1,500,000, all the gift of one man, with its accumulations during the last thirty years only. It is quite impossible to ascertain correctly, or even to form a very exact estimate, of the amount of money annually expended in private charities by organized societies in Massachusetts; but it cannot well be less than \$2,500,000, and may even amount to \$3,000,000. Excluding educational charities from the list, however, the amount expended in private charities may not exceed \$1,500,000. This is about the sum also which is expended in a year by the State, the cities and the towns for the relief of the poor. In educational charities, including reformatories, the State and the cities expend not less than \$300,000 more; for the support of hospitals, etc. (besides what has been mentioned above), \$100,000 more; for state pensions to disabled soldiers, and the families of those slain in the service, \$400,000 more; and for the maintenance of convicts and other prisoners, about \$500,000 more. This would give a total of \$2,300,000 in public money, and \$1,500,000 in private funds expended for objects that may be styled charitable,—\$3,800,000 in all; to which, if we add the \$500,000 paid for prisoners, we have an aggregate of more than *four and a quarter millions* of dollars paid in Massachusetts during the year 1875 for the purposes indicated. In 1775, it is doubtful if all the money thus expended was more than \$300,000, or one-fourteenth of the present amount.

THE PRINCIPLES OF PUBLIC CHARITY IN MASSACHUSETTS.

After the above statement, it will, very likely, seem paradoxical to maintain that the evils which public charity seeks to control, as well as to alleviate, have been in any degree

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

lessened in Massachusetts since 1775. But it must be remembered that a growing commonwealth, like the human body, is totally renewed and changed after certain periods of time; that the Massachusetts of to-day is scarcely more like that of a hundred years ago, than the full-grown man is like the infant slumbering in his cradle; that modern civilization has vastly developed vice and misfortune and disease, as well as wealth, comfort and material power; and that the administration of public charity has done well, if it can show at the end of a hundred years such accomplished results (along with much unavoidable evil) as we see to-day in Massachusetts. There is much to be deplored, much also to be corrected (with the help of God we shall correct it) in the domain of public and private charity in this ancient Commonwealth. But, thanks to noble men and patient women, to sound principles and to their faithful application, the record of the past hundred years is a good one, and we may enter upon the new century with hope and faith.

If, then, public charity has done something in Massachusetts to control the evils which, in European countries, seem capable only of slight alleviations, and to reduce the number of the dependent classes to a minimum, let us see more precisely how it has been done. Our philanthropists have first classified, then educated, and finally protected these dependents, and at each step in the process the number of the self-supporting has been increased. To separate the young from the old, the vicious from the honest poor, the invalid and insane from the able-bodied and the sane, was the first step; and this classification, once made, released many from a condition of absolute dependence, and put them in the way of self-support. The children thus cease to be paupers, and become pupils in some school, or find places in families, where they gradually rise to a condition of independence; the sick and the insane are more rapidly restored to health; and the vicious, placed under wholesome restraint, are compelled to earn part of their own subsistence. Next to classification comes instruction; and here it is that the Massachusetts system has been particularly efficacious. In schools for the blind, for the deaf-mute, for

THE PROBLEM OF CHARITY IN MASSACHUSETTS.

the idiot, we have trained those classes, elsewhere so dependent, to a very satisfactory degree of independence; in orphan asylums and reformatories and industrial schools we have educated the neglected and vicious among the young, so that thousands of that class have become respectable members of society; and this work has been undertaken by the public, and paid for by the public treasury, in this Commonwealth, to an extent elsewhere unknown.

Finally, we are now undertaking the supervision and protection of the dependent classes in ways hitherto unpractised, and with results in the highest degree gratifying. From the days of Edward Livingston and Josiah Quincy to the present time, this threefold work has gone on, in the United States, now faster, now slower, and in very different ways in different parts of the country. Of late years it has been more actively prosecuted, and in certain States assumes the form of a complete and co-ordinated system.

Perhaps in no one State has this been done more completely, though still imperfectly, than in Massachusetts since 1863. Here was a field for applying on a large scale whatever wisdom had been handed down, or could be learned by experience, in regard to the treatment of the defective and dependent classes. A population of more than a million, averaging nearly two hundred to the square mile,—which, as has been said, approaches the density of European populations,*—with a greater variety of employments and a more equal mixture of city, village and rustic inhabitants than could be found elsewhere in America, was also so curiously circumstanced, in respect to laws and customs, that it presented nearly every problem found in the social experience of modern Europe, with this great exception, that democratic ideas prevailed, and had long prevailed, more fully here than anywhere else in the world. Moreover, the natural tendency of the Massachusetts people to philanthropy had led to the creation of nearly every class of benevolent institutions, except

* Ireland has now less than one hundred and eighty to the square mile, Scotland but little more than one hundred; Prussia has but few more, and Spain and Portugal less, than Massachusetts.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

the foundling hospital. We had, in 1863, asylums for the blind, the insane, the deaf-mute, the idiotic, the inebriate; schools for the young of these classes, for paupers, and for juvenile delinquents; prisons of three or four grades; hospitals for most maladies; almshouses, public and private; charitable societies of every kind; and a more careful classification of the objects of charity than existed anywhere else in America. We had two distinct systems of public relief for the poor: one administered by the State in half a dozen establishments, averaging hundreds of inmates; the other administered by three hundred and thirty cities and towns, in two hundred and twenty almshouses (averaging a dozen or fifteen inmates, but ranging all the way from the great Boston receptacle at Deer Island, with its hundreds, to the cottage of some hill-town, with only an old couple for tenants, and an occasional vagrant who straggled along and begged a night's lodging), and in thousands of private families where the poor were supported or aided. Probably there could not have been found in the whole world a community better fitted for the application of the true principle of public relief, when discovered, or for discovering by experiment what that principle is.

Our Commonwealth was fortunate, also, in possessing a citizen,—a son of Massachusetts, of whom she has long been proud, and whom she now tenderly laments,—who, by genius and by long experience, was well fitted to perceive and apply the laws,—spiritual no less than economic,—which govern the administration of public charity. Dr. HOWE had come to be recognized for many years before his death as the foremost philanthropist of his age and country,—it might even be said, of the whole world in his time. Happily combining theory and practice, the seeing eye and the helping hand, he had given examples of his practical philanthropy in two hemispheres, and had received the honors and decorations of republics, kingdoms and empires in acknowledgment of his services to humanity. As he was entering the confines of age, but with perceptions undimmed and the swift sagacity of his nature unimpaired, the discerning choice of his friend,

DR. HOWE AND THE BOARD OF CHARITIES.

Governor Andrew, gave him a place on the Massachusetts Board of Charities, and his colleagues were glad to make him their chairman, his years and talents well befitting the position. After serving there for five years, Dr. Howe said, in his annual Report, speaking for the whole Board :—

“Longer acquaintance with the condition of the dependents strengthens the belief that the existence of whole classes of defectives, of paupers and of criminals, is not among the essentials, but the accidents, of a highly civilized state; and that the number and condition of those classes is largely under human control.”*

This statement is more positive, but in the same direction as that made in the Report three years earlier (1867), where it was said :—

“The purpose of charity in New England has been to diminish the number of the helpless, to make them sounder, stronger, more hopeful and self-reliant. Justice, no less than mercy, has been in the thoughts of our people; a justice not satisfied with almsgiving, but seeking zealously to establish a social condition in which alms would be less and less needed. Painful as the sights of woe in many of our charitable institutions must be, they are made more tolerable by the thought that in America—the home of the poor man—we are in the way to throw off and neutralize much of the misery handed down to us from older countries and less hopeful times.”†

Dr. Howe's policy, in its full development, requires thorough classification, and a diffusion among the people, so far as possible, of the exceptional classes with which public charity is compelled to deal. All the measures of the Board of Charities have tended in this direction, while, at the same time, it has advocated and in part exercised a strict visitation and supervision, in behalf of the State, of the children and poor persons who are thus distributed among the general population, instead of being cooped up in great public establishments. This policy involved also careful instruction of

* Sixth Annual Report of the Board of State Charities, p. xix. Boston: 1870.

† Third Annual Report of the Massachusetts Board of State Charities, p. lix. Boston: 1867.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

those capable of being taught—if blind, deaf or feeble-minded, no less than if possessed of all their senses and faculties. It demanded a more varied and domestic treatment of the insane, more persistent efforts to keep them employed and exercising in the open air, and a smaller outlay of money and of labor, to bring the insane of all degrees of curability within the walls of great hospitals. It was accompanied with diligent investigations into the circumstances of the poor who apply for relief, and the prompt removal to the homes of their kindred, or to other places where they properly belong, of such paupers as the State ought not to support. In this part of its work, the Board had been preceded, and continued to be greatly aided, by another member, Dr. Henry B. Wheelwright, who first brought order out of the chaos which enveloped the official relations of the State and the town authorities in regard to paupers and poor-law expenditures.

The example set by Massachusetts, since 1863, has already been followed in Rhode Island, and now New Hampshire is repeating the same experience. In course of years, we may reasonably expect Maine, Vermont and Connecticut to adopt a similar policy; but before that time, probably, Massachusetts will have come nearer to the present system of poor-law administration in those three States; having passed from (1) Local Relief without State supervision, through a period of (2) Mixed Local and State Relief, to (3) Local Relief supplemented and supervised by the State. These are the three progressive stages of poor-law administration in Massachusetts; the first having prevailed from 1775 to 1854, and the second and third now existing side by side, until, in process of time, the third stage shall take the place of both. In the opinion of those best qualified to judge, this third method—Local (or Municipal) Relief, supplemented and supervised by the State—is that which must ultimately be adopted in order to reduce pauperism in New England to a minimum, and keep it there. By means of it, coupled, as it naturally would be, with a good understanding between the poor-law authorities of the several States, such as now exists

JOSIAH QUINCY ON PAUPERISM.

between the Overseers of the Poor in different towns of the same State, it will still be easy to prevent the formation or continuance in New England of such a persistent class of paupers as is now the curse of the mother country, and of other European nations.

THE FLOW AND EBB OF PAUPERISM IN MASSACHUSETTS.

Our recent experience in regard to pauperism is the more worthy of note, because, for the first fifty or sixty years of this century of our national existence, this evil was apparently gaining ground, and its increase did, in fact, occasion serious anxiety and even alarm. That "great public character," as he has been justly styled, the late Josiah Quincy, who, with quite other gifts and acquirements, but with as keen a sense of public duty, preceded Dr. Howe in the successful maintenance of sound principles of charity and of penal law, turned his attention, more than half a century since, to the questions we are now considering. It was then the conclusion of his broad common-sense, viewing the facts as they came to his notice, that pauperism was increasing in Massachusetts, and had been ever since 1794. In his valuable, and now extremely rare report on Massachusetts pauperism, made to the general court in 1821, Mr. Quincy gave attention to both classes of the public poor,—those relieved by the town at their own cost, and those for whose relief the State reimbursed the towns.* He judged that the town's poor had not diminished in number since 1794, while those supported by the State had very much increased, both in numbers and cost of support. He gave the whole expense of the State's poor in 1801 as \$28,000,—an increase of more than a hundred per cent. since 1791–2; in 1820, this sum had again increased in a startling proportion, being then \$72,000. Between 1791 and 1820, therefore (thirty years), this public burden had been multiplied fivefold, while the population had not doubled. During this period, also, the foreign immigration to the whole country was less than 200,000, of which probably less than

* There were then no cities in Massachusetts,—Boston not having received its charter and become a city until 1823, with a population of about 50,000.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

a tenth part found its way to Massachusetts; so that a great portion of the increased pauper burden must have been due to causes at home. Such a discovery was startling in its prospects for the future. In the language of Mr. Quincy:—

“Without pretending to assert that the state of the payments out of the treasury of the State is a true criterion of the increase of the whole amount of pauper burden in Massachusetts, your committee do consider themselves justified by the fact, in concluding that the pernicious consequences of the existing system are palpable, that they are increasing, and that they imperiously call for the interference of the legislature, in some manner equally prompt and efficacious.”

Mr. Quincy then considers the question of taking away all public provision for the poor, as recommended in England, in 1818, by the Earl of Sheffield and Mr. Brougham. This recommendation he justly concludes to be averse to the feelings of the citizens of Massachusetts, and he takes for granted, “that the present system of making some public, or compulsory provision for the poor, is too deeply riveted in the affections or the moral sentiment of our people to be loosened by theories, however plausible, or supported by however high names or authority.” He therefore closed his report with a recommendation that a committee should be appointed to report “a system of town or district almshouses, having a reference,” he adds, “to placing the whole subject of the poor in the Commonwealth under the regular and annual superintendence of the legislature.” This is the first hint of a definite pauper system for the whole State, and this, it will be noticed, is more than a hint. It is a proposition to place the whole subject of pauperism, in all its details, whether relating to the town’s poor or the state’s poor, under the control of the central government of the Commonwealth.

In 1830 we find another legislative commission reporting that the sum required for state paupers in that year is \$66,583, and that the increase for the last five years had been an average of \$3,400 a year, or \$17,000 since 1825. This would make the cost, in 1825, about \$50,000, from which it would

DECREASE OF PAUPERISM IN CONCORD.

seem that there had then been a decrease of \$22,000 in five years. A commission in 1831 reported the average annual cost of state paupers from 1826 to 1831 to be \$56,916.86. And so the cost and the number of the public poor kept more than even pace with the growth of Massachusetts in population and wealth, until about twenty years ago, when the tide began to turn the other way,—slowly at first, but afterward more perceptibly, though never in all parts of Massachusetts alike at the same time.

How pauperism has ebbed in some towns and villages, if the number only of the public poor is considered, may be seen by the example of Concord, the oldest inland town in Massachusetts, and one well situated to serve as a test of the ordinary social and economical influences upon the condition of the poor. In 1832, forty-four years ago, Concord had a population of just about 2,000, and among them, probably, there were not 50 foreigners. At the present time it has about 2,700 inhabitants, of whom at least 700 are either foreign born or of foreign parentage, chiefly Irish. The number of paupers was greater in Concord in 1832, as shown by the official report, than it is now, yet half of the present pauperism is among the class which has come into the town and the country since 1832; so that the 1,950 native-born inhabitants in that year must have furnished twice as many paupers as the 2,000 natives did in 1875. In other words, pauperism among people of the old New England stock in this town has decreased nearly or quite one-half since 1832. All over New England the same fact is to be noted, though the improvement in the condition of the native-born inhabitants is not always so conspicuous as in this instance. At the same time, there are few towns, perhaps none, where the cost of relieving the public poor, even if they are much fewer in number, is not greater than it was forty, twenty, or even fifteen years ago. It has been noticed all over the world that the same thing has been taking place,—the public expenditure for the poor being greater than formerly, even where their number is smaller.

In regard to this increased cost of relieving the poor, Mr.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

Goschen, President of the English Poor-Law Board in 1870, made some judicious remarks in his report for that year. He said :—

“The same number of paupers cost at the present day very much more than twenty years ago. Several causes have contributed to this result. It cannot be denied that the more humane views which have prevailed during the last few years, as to the treatment of the sick poor, have added most materially to the poor-law expenditure. Workhouses, originally designed mainly as a test for the able-bodied, have, especially in the large towns, been of necessity gradually transferred into infirmaries for the sick ; and the higher standard for hospital accommodations has had a material effect upon the expenditure.”

This explanation of the increase in the English outlay for the poor is true also in New England ; besides which, we have the additional circumstance that our currency depreciated greatly in purchasing power during the civil war, so that a dollar goes no further now than seventy-five cents did before 1861.

Until the financial difficulties of 1874–5, throwing thousands of persons in Massachusetts out of employment, there had been in the State at large, along with the steady increase in cost, a more fluctuating but quite perceptible decrease in the number of the public poor since 1861. That decrease has been temporarily checked, but may at any time be renewed.

Mr. Quincy, in his report of 1821, estimates the pauper expenses of Massachusetts in 1820 at \$350,000 in gold, when the population was but little more than half a million ; they were but about \$715,000 in gold in 1867, when her population was a million and a quarter, and when the comfort of the poor was much better cared for than in 1820. The number of state paupers in Massachusetts in 1832, judging by the official reports, was as great as in 1867, although the population of the State was then but half as large. Nor was the number of town paupers fully supported in 1832, much less than in 1867, though it must be admitted that the class of vagrants had in the latter year very much increased, and still

DECREASE OF PAUPERISM IN MASSACHUSETTS.

more since. In the year 1858, the average number of poor persons supported in the 212 town and city almshouses of Massachusetts was reported as 3,254; in the four state almshouses, 2,769; total, 6,023. In 1869, the average number in 225 town and city almshouses was less than 3,000; in the state almshouses, 1,622; total, about 4,600; showing a decrease in eleven years of more than twenty-three per cent., or two per cent. a year. The cost of supporting the 6,023, in 1858, was about \$418,000 in gold; the cost of supporting the 4,600, in 1869, was, to be sure, nearly \$500,000 in currency, but this, reduced to gold, would be but about \$375,000; and when we consider the differences in prices between 1858 and 1869, it is probable that \$325,000 in the former year would go as far as \$500,000 in 1869. It is true that 1858 was a year specially noted for pauperism, in consequence of the great financial crisis of 1857, and that in 1859 the number of paupers fell from 6,023 to 5,250 in the town and state almshouses; but even that was an excess of 650 over the number reported ten years later. In 1860, the average number rose to 5,276; in 1861, in consequence of the first stress of the war, to 5,671; in 1862, to 5,800; but in 1863 the tide turned, and had been ebbing, with slight fluctuations, until 1874. The number in 1863 was 5,295; in 1864, 4,804; in 1865, 4,983; in 1866, 4,827; in 1867, 4,667; in 1868, 4,795; and in 1869, as has been said, 4,600. Let it be remembered, that from 1860 to 1865 the population increased but 36,000, while from 1865 to 1870 the increase was nearly 200,000, and the significance of these figures will be more plainly seen.

We find, also, that the average number of state and town paupers receiving indoor relief was 5,276 in 1860; 4,983 in 1865; and only 4,457 in 1870; a decrease, in ten years, of fifteen per cent., or one and a half per cent. a year. In the class of state paupers, in consequence chiefly of the labors of the Board of State Charities, the decrease was even greater. The average number of this class, including pauper lunatics, was 2,537 in 1860, 2,591 in 1865, 2,150 in 1870, and 2,125 in 1871. The number receiving indoor relief from the State, on the first of October in each year, was as follows: (1860)

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

2,322; (1861) 3,112; (1862) 2,748; (1863) 2,544; (1864) 2,307; (from the State and towns, 5,814;) (1865) 2,259; (state and towns, 6,110;) (1866) 2,148; (state and towns, 6,029;) (1867) 2,209; (state and towns, 6,116;) (1868) 2,142; (state and towns, 6,131;) (1869) 1,882; (state and towns, 5,727;) (1870) 1,737; (state and towns, 5,574;) (1871) 1,785 (state and towns, about 5,700). Here the comparison is imperfect, for we have not the exact number of those receiving indoor relief at the expense of the towns previous to 1865, and therefore cannot give the total of both classes of the poor, on the first of October, 1860 and 1861. It cannot well have been less than 6,400 at that date in 1860, and was probably 7,000 in 1861. Here, too, for special reasons, the numbers vary more from year to year than in the comparisons given above, and the regularity of the decrease in permanent pauperism is not so obvious. But the general fact is not to be disputed, and is all the more worthy of notice, because from 1865 to 1872 our population was fast gaining, while at the same time the state pensions to soldiers and their families, which had been as high as \$2,400,000 in the year 1863-4, fell off to less than \$550,000 in 1871, and do not now much exceed \$400,000 a year. Naturally, the reduction in the pensions ("state aid") ought to increase the number of the public poor; yet we see this have increased less than the gain in population.

THE OLDEST CHARITABLE ESTABLISHMENTS—THE TOWN ALMSHOUSES.

Mr. Quincy in 1821, Mr. W. B. Calhoun and Rev. Dr. Tuckerman in 1832, report many interesting facts respecting those ancient institutions of public charity in Massachusetts, the Town Almshouses. In 1864-5, the present writer, then Secretary of the Board of Charities, visited about a hundred of these establishments, and obtained information concerning more than a hundred others which there was not time to visit. At that period, there were 218 town and city almshouses; now there are about the same number. Of these, 214 made reports, in 1864, of their age, size, number of acres

THE TOWN ALMSHOUSES.

in the farm attached, etc. ; and among these 214 almshouses, no less than 35 were built before 1800, and 61 between 1800 and 1830. Twenty-one were either of unknown date, or were not reported in this particular ; of these, probably half were built before 1800. If this is so, we find *forty-six* built before that date, and sixty-one more before 1830, making in all one hundred and seven (or half) which were in 1864 at least thirty-four years old. Of the hundred and seven others, only *twenty-one* had been built since 1854, when the State Almshouses were opened. Many more, however, had been rebuilt since that time ; and perhaps half those in the State had been considerably repaired since 1854. Probably about a quarter part of them were built of brick, and not more than that proportion have a good modern ventilation. The number of rooms in 210 almshouses was then 4,060 ; the number of windows, 8,551. The aggregate number of acres connected with the whole 218 was 21,846. Among the brick or stone almshouses then visited were those in Boston, Cambridge, Salem, Gloucester, Lowell, New Bedford, Worcester, Newburyport, Northampton and Plymouth. The oldest of these was at Newburyport ; it was partly built and used for an almshouse before 1800. No others had been in use so long ; but several were from 100 to 150 years old, as, for example, those at Burlington and Carlisle. These were then examples of a considerable class of the town almshouses ; they were large wooden farm-houses, with huge chimneys and few windows, built in the style of such homesteads in 1740, and, of course, very far from answering our modern notions of comfort and convenience. It was very hard to warm them in winter, to ventilate them in summer, and to keep them clean at any season of the year. There was another class of wooden houses built at a later period, but scarcely more comfortable than the above named ; such were those of Acton, Dracut, Tewksbury, Taunton and Cohasset. Originally good houses, they had not been kept in thorough repair, and, though there might be great neatness on the part of their keepers, it was difficult to keep them in proper condition for the inmates. A large number of the houses were

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

built between 1820 and 1830, and many of these were excellently adapted for their purpose, although little had been done to modify their structure since. Good examples of this class were the almshouses at Duxbury and Yarmouth.

Of the more recently-built houses, or those which had lately been rebuilt, there were many as convenient and some even as elegant as could be desired for such uses. The substantial farmer would not need, or commonly have, a better house than these. But many of the wooden almshouses were then, and are still, much exposed to the danger of fire, and they burn down not unfrequently. The furniture is often good and sufficient, but also oftentimes old, rickety and almost worthless.

The almshouse farms, which in some years since 1864 have reported an aggregate acreage of nearly 23,000, equivalent to a township six miles square, do not vary much in size or quality from year to year. These are known in the neighborhood as "poor-farms," and usually this term is very appropriate. The land is sometimes good and well tilled, more frequently poor, and well tilled; but generally it is good and neglected, or poor and scarcely tilled at all. In some towns, and in cities especially, the farm may be highly valuable from its location, but of little worth as a farm. The largest farm is that of Ipswich, 350 acres; the smallest, those of Truro, half an acre, and of Provincetown, one-fourth of an acre. The average for all the towns is about a hundred acres, and the average number of inmates in each almshouse was, in 1875, about fourteen.

HOSPITALS FOR THE SICK.

The oldest public establishment in Massachusetts for charitable uses is that at Rainsford Island in Boston harbor, now used as one of the city almshouses of Boston. It was owned by the Province of Massachusetts nearly forty years before the Revolution, and was the property of the State until purchased by the city of Boston in 1871. It has been used at various times as a quarantine station, a small-pox hospital, a general hospital, a workhouse, and an almshouse; but it was

RAINSFORD ISLAND HOSPITAL.

originally conveyed to the Provincial government for use as a hospital. The island lies in the outer harbor of Boston, seven miles from Long Wharf, and was sold as long ago as 1736, by John Loring and others, to the treasurer and receiver-general of the Province, "to be held in trust for the use of the Governor, Council and Assembly of his majesty's Province of the Massachusetts Bay, and their successors forever, to be used and improved for a hospital for the said Province." It was not provided by the deed of sale, as was once supposed, that the island should revert to the heirs in case it ever ceased to be "used and improved for a hospital." The sum paid for the island in 1736 was five hundred and seventy pounds, lawful money. The payment was made by William Foye, Esq., then treasurer of the Province, through the selectmen of Boston, who seem to have represented the Loring family in the transaction. This sum was probably the full value of the estate, which was, therefore, in no sense given to the Province. The deed of conveyance specifies, among other appurtenances, timber and trees, which may show that the island was then wooded.

It is stated in Drake's History of Boston that as early as 1738 "a good and convenient house" was built on Rainsford Island "at the charge of the Province." This may be the old building called the Mansion House, which was said, by the inspectors for 1858, in their annual report, to have been "erected more than a hundred years ago." In 1756 an Act was passed by the General Court, regulating "the hospital at Rainsford Island," and placing "its chief concerns" under the charge of the selectmen of Boston. We have little further record of the manner in which this hospital was used during the provincial period. After the Revolution, there were occasional acts of legislation respecting it, from 1782 down to 1816, at which latter date it was placed, by the General Court, under the control and charge of the Board of Health of the town of Boston, who were to report each year to the treasurer the condition of the property, and what moneys had been expended there. In 1836, or earlier, the control of the island was vested in the mayor and aldermen of Boston.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

Subsequent to 1830 the Commonwealth paid a considerable sum for the expenses of the island every year until 1838, and afterwards a smaller sum every few years; amounting in the twenty years succeeding 1830 to \$25,453.92.

In 1846, an Act was passed authorizing the Governor and Council to examine into the Commonwealth's title to the island, and, if they judged it expedient, to convey it to the city of Boston for the use of the city. This Act resulted in nothing; for Boston continued to occupy the island under the old tenure until 1852, when an Act was passed establishing a hospital for sick state paupers there. This Act provided for the building of three state almshouses, with farms and other facilities for employing the able-bodied poor who had no town settlement, and directed that all the unsettled poor should be removed to these almshouses on their completion, except such foreign paupers, arriving by water, as could not on account of sickness be so removed. These were to be left at the hospital on Rainsford Island, "during the continuance of such inability."

Under this Act, extensive repairs and additions were made at Rainsford Island, and the enlarged buildings there were opened as a hospital for the sick state poor who had come into the Commonwealth by water, on the 16th of May, 1854. At that time the cost of the island and its buildings (to the State) had been perhaps \$50,000; which had increased in 1864 to at least \$100,000; and, before the hospital was sold to the city of Boston, had amounted to nearly \$120,000. The price paid by the city was but \$40,000.

The first state patients sent to the pauper hospital at Rainsford Island were 128 in number, and were taken from the pauper hospital of the city of Boston at Deer Island, where they had been received and treated under the old statutes providing for the support of the state paupers in cities and towns. Since the closing of the Rainsford Hospital as a state establishment, near the end of 1866, the same classes of patients that had been sent thither for a dozen years were again treated in the pauper hospitals and almshouses of the cities and towns, or at their own dwellings,—or else, if able

THE RESULTS AT RAINSFORD.

to be removed to a state almshouse, at Tewksbury, Bridgewater or Monson. The whole number of patients at Rainsford, from 1854 to 1867, was about 7,000, besides whom about 400 vagrants, drunkards, etc., were received there under sentence, in conformity with a statute passed in 1855. Of these 7,400 persons, about 300 were infants born there; while so many of the inmates were more than once admitted, that the real aggregate of different persons was probably less than 7,000. Of these, 884 died at the hospital, or something more than 12 per cent. of all the patients. The average number of inmates during the twelve years and six months that the State maintained a pauper hospital or almshouse for the sick at Rainsford was about 150, and the total cost of current expenses during the period was above \$330,000, or more than \$26,000 a year,—something like \$3.50 per week for each patient of the average number actually under treatment. Since this hospital was closed, all the sick state poor of the Commonwealth outside of the state establishments (more than 1,500 a year, and a constant average of about 200) have been treated and relieved for less than \$25,000 a year.

Rainsford Island Hospital had belonged to the people of Massachusetts for more than a century and a quarter, when it was ceded by sale to the people of the capital city, Boston. For more than a century it had been, by enactments of the General Court, and by agreement with the Boston authorities, a quarantine station and a small hospital for infectious diseases occurring either among newly-arrived passengers and seamen or among the people of the neighboring towns on the mainland. It was not then strictly a pauper hospital, for many of its patients were supported from their own means. By law the "selectmen of the town of Boston," and afterwards the city government, were to furnish nurses and attendants. It was, in fact, an island pest-house, where those who were able paid the cost of their treatment, and those who were not thus able were paid for by the Province, by the towns or by the state. When the sickness and pauperism accompanying the sudden immigration which followed the Irish famine of 1846-7 forced the Commonwealth to adopt the state alms-

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

house system, Judge Warren and the other authors of that system found Rainsford ready to their hand, and, by a natural extension of the old usage, it became a mixture of almshouse and hospital for fever-stricken immigrants, and from that, gradually, a general pauper hospital; for which, in course of time, there was found to be no necessity, and so it was abolished. In the last few years of its existence as a state charity, it gave shelter to many invalid soldiers who had fought for Massachusetts in the civil war. These were either discharged, or found shelter in the Discharged Soldiers' Home of Boston, the National Asylum in Maine, or elsewhere.

THE MASSACHUSETTS GENERAL HOSPITAL.

At its best, the Rainsford Hospital could never meet the need existing in Boston and its neighborhood for a general hospital. In the generation succeeding the Revolution, this need grew to be generally perceived.

At the beginning of the nineteenth century, Massachusetts had no hospital nor insane asylum, though such institutions had been for many years established in the States of New York and Pennsylvania. There were various indications, however, that the want of such establishments was felt in our community.* Thomas Boylston, Esq., by will dated November 12, 1798 (proved in 1800), made the town of Boston his residuary devisee in trust, among other objects to erect a small-pox hospital and a lunatic asylum. The testator before his death, unfortunately, became insolvent. Hon. William Phillips by a codicil dated April 18, 1797 (proved in 1804), bequeathed the sum of five thousand dollars to the town of Boston, for a hospital. In August, 1810, a circular letter was addressed by Drs. James Jackson and John C. Warren, to several of the wealthiest and most influential citizens of Boston, for the purpose of awakening in their minds an interest in the subject. This circular letter may be regarded as the first step towards founding the Massachusetts General Hospital. On the 25th of February, 1811, a charter

* Thomas Hancock gave a sum to the town of Boston between 1760 and 1770, for a similar use.

ORIGIN OF THE MASSACHUSETTS HOSPITAL.

was obtained from the legislature, which incorporated James Bowdoin and fifty-five others of the most distinguished inhabitants of the various towns of the Commonwealth, by the name of the Massachusetts General Hospital, with power to hold real and personal estate of the yearly value of thirty thousand dollars. The governor, lieutenant-governor, president of the senate, speaker of the house, and the chaplains of both houses, were constituted a board of visitors, and the institution placed under the care of twelve trustees, of whom four were to be chosen by the board of visitors. A grant was made of all the "Province House Estate," with authority to sell it, and use the proceeds at pleasure; provided that within five years an additional sum of \$100,000 should be obtained by private gift. A further term of five years was allowed by an Act of June 14, 1813. The Charter imposed on the Corporation the obligation of supporting thirty of the sick and lunatic state poor. This provision was modified by the additional Act, so as to make the number of patients thus supported depend on the actual income derived from the Province House. The tendency of any such provision, however, was considered disadvantageous, as making the institution a merely pauper establishment, and it was virtually repealed in 1816. By a Resolve of that year, authority was finally granted for the sale of the Province House, on condition of paying the proceeds into the state treasury, unless, within one year from such sale, the additional sum of \$100,000 should be obtained. By a Resolve passed June 12, 1817, it was provided that the stone for the erection of the hospital should be hammered and fitted for use by the convicts in the state prison. The work thus done is estimated at over \$30,000. And by a Resolve of February 11, 1824, a bill due from the hospital for stonework at the state prison, for the use of the insane asylum (\$4,176.33), was remitted, as coming within the Resolve of 1817.

By an Act passed February 24, 1814, the hospital was authorized to grant annuities on lives. In a charter subsequently granted to the Massachusetts Hospital Life Insurance Company, a proviso was inserted, by which one-third of its

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

whole net profits from insurance on lives is made payable to the hospital. An additional Act, passed in 1824, sanctions a most important agreement between these two corporations, by which the hospital, in lieu of all former rights, became entitled to one-third of all the earnings of the insurance company over and above six per cent. Now this ancient company has had a capital of \$500,000 and upward, and the chief branch of its business is the management of property deposited with it in trust. The regular annual dividends for many years were nine per cent.,—say eight per cent. to stockholders, and one per cent., or from \$5,000 to \$10,000 a year, to the hospital; and *extra* dividends have also been received, making a total of more than \$350,000. In all the charters subsequently granted for insurance on lives, similar provisions in favor of the hospital have been introduced. Little has yet been or can be realized under these latter charters, as the percentage of the hospital is reckoned only on the *guarantee capital* of such companies, which is quite small. The granting of any such charter without such provision, would, however, exonerate the Massachusetts Hospital Life Insurance Company from all obligations in favor of the hospital; or in other words, would, as respects its sources of income, be a loss to the hospital of more than \$100,000. To prevent such a contingency, a bill was reported and passed by the legislature of 1851 to the effect that, "Whenever any persons or corporation shall be empowered to make insurance on lives upon land, the right so to do shall be deemed subject to the same obligations for the payment of a certain share of the profit accruing therefrom to the Massachusetts General Hospital, as are imposed on the Massachusetts Hospital Life Insurance Company, by the laws now in force, unless express provision to the contrary shall be made." It thus appears that this hospital was endowed by the State, either directly from the property of the people, or indirectly by the labor of convicts and the payments from chartered corporations, to the amount of at least \$150,000. It may, therefore, properly be reckoned a state charity, though of late years it has been supported mainly from its own funds and from the gifts and bequests of private citizens.

THE FIRST HOSPITAL TRUSTEES.

The first meeting of the Hospital corporation was held April 23, 1811,—ex-President John Adams being moderator,—at which Richard Sullivan was chosen secretary, a committee appointed to prepare by-laws, which were adopted July 5, 1811. The first board of trustees, elected in 1813, consisted of Messrs. T. H. Perkins, Josiah Quincy, Daniel Sargent, Joseph May, Stephen Higginson, Jr., Gabriel Bradford, Tristram Barnard, George G. Lee, Francis Lowell, Joseph Tilden, John L. Sullivan and Richard Sullivan. Messrs. Quincy, Higginson, Lowell and Tilden were chosen by the board of visitors; and, of the remaining eight six were specially elected members of the corporation, namely all except Thomas H. Perkins and Richard Sullivan, who were named in the Act of incorporation. No changes occurred in the board until the choice of Jonathan Phillips, in place of Mr. Higginson, in February, 1816, and the choice of Joseph Lowell and Joseph Coolidge, Jr., in December, 1816, in place of F. C. Lowell and Joseph Tilden, the others having resigned. At the first meeting of the trustees, February 23, 1813, held at the house of Colonel Perkins, the draft of an address to the public was read, adopted and ordered to be printed, "with a suitable circular letter to every clergyman in the Commonwealth." At the same meeting, Messrs. Barnard and Higginson were appointed a committee to select a site for a hospital, either on the almshouse land in Leverett Street or elsewhere. This committee reported unfavorably as to the site, and suggested for consideration the Winthrop Estate in Cambridge, or the made land at bottom of Boston Common since known as the Public Garden. Neither of these locations proving available, later in the year 1813 the expediency of establishing a temporary hospital in the Province House itself was discussed. In January, 1814, an address to the public (having been approved by the city overseers of the poor) was adopted, and committees were appointed to solicit subscriptions. This address was drawn up with great earnestness, and signed by the twelve trustees.*

* It was published with the following motto:—

"As, in some solitude, the summer rill
Refreshes, where it winds, the faded green,
And cheers the drooping flowers, unheard, unseen,
Such is this charity!"

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

It points out the urgent need of such an institution for the relief both of the sick and the insane; that the almshouse is in its nature a mere asylum for poverty; that, indeed, "the Almshouse in this metropolis does not pretend to *cure*"; and that "*all it possesses are accommodations for eight patients.*" It then proceeds to show the safeguards in the management of the proposed institution,—that "its conductors are responsible to the executive of the Commonwealth and to the subscribers by an annual election"; that it is designed to be a state establishment, extending its benefits to all; and that, without the aid of all, the condition annexed to the grant of the Commonwealth cannot be complied with. The basis of the subscription is announced to be, that "no sum subscribed shall be demanded, unless, before Jan. 1, 1815, the sums subscribed shall amount to at least \$100,000." The trustees declare that a liberal endowment at the outset is essential to the reputation, and therefore to the usefulness, of the institution, and they conclude with the following paragraph:—

"Besides, the undersigned are willing to confess that they are not ambitious of being the guardians of a charity *merely nominal*. They are satisfied that the sum affixed by the legislature as the condition of its grant, is so small, when compared with the wealth of individuals and the greatness of the State, that no plea arising from 'the hardship of the times,' 'the general embarrassment of affairs,' or 'the claims of other charities,' can or ought to avail the community. If such a proposal as this fail, it will be, in the judgment of the undersigned, decisive of the fate of the establishment. It will then be apparent that *the will is wanting* in the public to patronize such an undertaking, and that the honor of laying the foundation of a fabric of charity so noble and majestic must be left for times when a higher cast of character predominates, and to a more enlightened and sympathetic race of men."

It was not found needful thus to wait for a better season. In May, 1814, a communication from Dr. George Parkman was received as to a hospital for the insane, proposed to be erected by him for the accommodation of such patients as shall be able to pay their own expenses. On March 25, 1815,

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

"The situation selected appears to unite every practicable advantage; we should almost say, the irreconcilable ones of propinquity and distance, being scarcely separated from the town by water, while its peninsular situation places it at the most desirable distance." It also adds, that the trustees have "procured a grant of land west of the Almshouse [on Leverett Street], upon which they have voted to erect the General Hospital, as soon as the moneys, which they flatter themselves will be readily subscribed, shall have been collected." On Dec. 29, 1816, the committee reported *that in three days the subscriptions were \$78,802*. Committees for the towns of Salem, Beverly, New Bedford, Plymouth, Charlestown, Medford, Cambridge, Roxbury and Newburyport were also appointed. Charles Bulfinch, Esq., was employed to visit the hospitals of New York, Philadelphia and Baltimore. On Jan. 5, 1817, the subscriptions had increased to \$93,969. Authority was given to purchase more of Mr. Joy's land, not exceeding in all fifteen acres, at a cost not exceeding fifteen thousand dollars, and soon after a purchase was made for \$15,650.

During the year 1817, the land on Allen Street, near the Charles River, but on the other side from the Joy Estate, was purchased for the site of the General Hospital; the other being reserved for the Insane Asylum. The chief candidates for superintendent of this Asylum were Dr. George Parkman (afterwards so tragically murdered near the Hospital) and Dr. Rufus Wyman, father of the late Prof. Jeffries Wyman. Dr. Wyman was chosen, and continued in charge of the asylum for nearly eighteen years, or until May, 1835. In April, 1817, Drs. Samuel Danforth, Isaac Rand, John Jeffries, Lemuel Hayward, David Townsend, Thomas Welsh, Aaron Dexter and William Spooner were chosen consulting physicians; Dr. James Jackson acting physician, and Dr. John C. Warren acting surgeon. Dr. Jackson, in the office of consulting physician, continued to serve the hospital till his death in 1867. Dr. Warren, after thirty-four years' service, resigned in 1852, shortly before his death. In April, 1817, Hon. William Phillips announced his readiness to pay his subscription of twenty thousand dollars as soon as the town of Boston

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

and wealth of Massachusetts then, was equivalent to no less than \$1,000,000 now.

Upon laying the corner-stone of the Hospital, July 4, 1818 Josiah Quincy said among other things:—

“Indeed, the foundations of a noble charity have this day been laid,—a charity destined to confer lasting blessings on future times, as it has already conferred immortal honor on the present,—a charity of which it well becomes a citizen of Massachusetts to speak in the language of pride and exultation. For of what can the patriot be more justly proud than of witnessing in a community virtuous principles, emanating in generous efforts, and generous efforts crowned with resplendent success? When can exultation be more natural or suitable than on beholding the seed, which the common labor of the community has scattered, upspringing from the soil, bearing on its trunk and on its branches the pregnant promise of fruit and shade? It has been the happiness of the trustees to witness among their fellow-citizens a zeal coöperating with their design and patronizing its establishment, as laudable as it has been exemplary, and not less encouraging than it has been honorable. They have seen individuals, distinguished at once for wealth and liberality, surpassing all former records of benevolence in this country, and subscribing to their funds sums which in point of amount have seldom been equalled by individual subscription in any country, on any occasion. They have seen all classes of their citizens combining and concentrating their efforts, and the irresistible force of public opinion applied, not, as has happened in other countries, to destroy, but to found and erect institutions destined to be the refuge of the afflicted, and to provide relief and extend protection to those who labor under the most awful and humiliating misfortunes to which man is subject. . . .

“But it ought not to be concealed on the present occasion that, notwithstanding the donations on which this charity has been founded are great, yet that the necessities of the unfortunate and of this institution are still greater. The funds already placed at the disposal of the trustees will scarcely more than suffice to enable them to complete the Asylum for the Insane, and also two principal parts of the building destined for the General Hospital; leaving it to the sympathy of the legislature and of the community to provide for the completion of the remaining third part of the building, and for the annual support of the establishment.

“Encouraged by the liberality and favor already displayed by

GROWTH OF THE HOSPITAL.

their fellow-citizens and by the Legislature of the Commonwealth and anxious on their part to fulfil the duties imposed on them in spirit which the munificence of the public seemed to justify and demand, the trustees have deemed themselves compelled to commend their institution upon a scale and on a system coinciding less with the immediate state of the funds than with the anticipated exigencies of society; assured that the liberality of the State and of individuals will not fail to complete an undertaking commenced under such honorable and happy auspices; relying that every want which shall occur will be supplied, as well from the interesting and commanding nature of all the charities concentrated in their institution as from the just and deep sympathies for its success which prevail in the community."

The anticipations of Mr. Quincy have been fully realized in the subsequent history of the Massachusetts General Hospital, which has been supported for nearly threescore years with a munificence corresponding to that with which it was endowed. Its property, real and personal, now exceeds \$2,700,000, of which more than \$2,000,000 is in real estate and the rest in personal property. Of this sum, more than \$2,600,000 was the gift, either by subscription, donation or bequest, of about 2,000 persons during sixty years, while the rest was given by the Commonwealth. These gifts have been, therefore, at the average rate of about \$45,000 a year for the whole period, though they now average more than \$100,000 a year. The largest bequest, from a Boston mechanic, amounted before payment to \$470,000. The Hospital buildings on Allen Street have been greatly enlarged and improved, and are to be still further modified during the present year. They can now receive with comfort 200 patients at one time, and they do receive in course of the year nearly or quite 2,000 patients. The number of outpatients treated in a year is now more than 15,000. Since it was opened, on September 3, 1821, nearly 45,000 patients have all been received at the Allen Street Hospital, and these, less than 4,000 have died there. The two great objects had in view here have been, as proposed by Dr. Jackson and Warren in 1810, to succor the poor in sickness and to provide facilities whereby students can acquire medi-

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

knowledge; and both objects have been attained. Within the past three years another effort has been made; namely, to train women as nurses in a school for that purpose connected with the hospital. More than twenty such pupils are now under efficient training as hospital nurses, at the expense of a corporation called "The Boston Training School for Nurses," of which Mr. Martin Brimmer is the president, and Miss Mary A. Wales the secretary. It is now proposed to make all the nurses in the hospital either pupils or graduates of this school, and such a course will doubtless be taken during the present year.

The Insane Asylum at Somerville, generally known as the McLean Asylum, was the first of the two departments to open, as it did in October, 1818. Since then it has received nominally more than 6,000 patients,—really perhaps 4,800 different persons, of whom about 850 have died, and something less than half have recovered. A new site for this Asylum was purchased not long since at Waverley, on the Fitchburg Railroad, between Belmont and Waltham. The yearly income of the Hospital now exceeds a quarter of a million dollars, and its yearly expenses are also more than that sum. The annual number of patients treated in the hospital proper and in the insane asylum exceeds 2,000, the average number being something more than 300 in both departments. The yearly cost is something more than \$250,000, at present, in both.

HOSPITALS FOR THE INSANE.

For nearly fifteen years after the opening of the McLean Asylum, in 1818, it was the only public establishment for the insane in Massachusetts, which then had a population rising from 500,000 in 1818 to nearly 650,000 in 1833. Of these inhabitants, it is probable that more than 1,000 were constantly insane; yet the whole number of patients in a year at Somerville was less than 150 at that time. In 1833, a new state hospital was opened at Worcester,—the first among four of that class which now exist.

The question of providing special accommodations at the cost of the Commonwealth for the insane of Massachusetts

ORIGIN OF THE WORCESTER HOSPITAL.

seems to have been first agitated in the legislature (February 1829) by the Hon. Horace Mann, then of Dedham; and the result of the discussion that followed was the appointment of a committee, of which Mr. Mann was chairman, to make investigations as to "the practicability and expediency of erecting or procuring, at the expense of the Commonwealth, an asylum for the safe keeping of lunatics and persons furiously mad." The Order under which this committee was appointed, likewise required the selectmen of the several towns to make returns to the secretary of the Commonwealth as to the number, age, sex, color and condition of the reputed insane belonging to their respective towns. In January, 1830, these returns were communicated to the legislature, and referred to a special committee, of which also Mr. Mann was chairman. This committee finally reported, February 13, 1830, in favor of a state hospital, giving the reasons therefor.

The report embraced returns from 114 towns, comprising somewhat less than half the population of the State. In 10 towns, no lunatics were found; in the remaining 89 towns there were reported 289 lunatics, of which number 161 were held in confinement; namely, 78 in poor-houses and houses of industry, 37 in private houses, 10 in insane hospitals, in jails or houses of correction, and 17 in places not mentioned. These did not include about 60 in the McLean Asylum at Charlestown. Presuming that the towns from which returns were received represented an average condition in respect to insanity, the full number of the insane then demanding the care of the State cannot have been less than 578, exclusive of those in the McLean Asylum. Of these, about 325, or nearly three-fifths, were in such a state as to require confinement. The remaining two-fifths were not considered "dangerous" or "furiously mad," and required no personal restraint. For them the State seemed not to have contemplated any establishment at that time, but to have left them to the care of their natural protectors. Up to this period, the furiously insane had not in general been treated with a view to their recovery or improvement;

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

they were kept in secure places, and held in restraint, less for their own good, than for the security of the community. The greater number had been confined less than four years, one as many as forty-five years, and many for periods intermediate. The laws of the State had for more than thirty years authorized the confinement in jails and prisons of such lunatics as should, in the opinion of two magistrates, be judged "dangerous to the peace or safety of the good people." Such confinement as the laws authorized shut out nearly every chance for improvement. There were no suitable accommodations for the insane in the several towns. They were subjected to as rigorous confinement as criminals, with poorer provision, in many cases, for warmth, food and clothing, and without an equal chance for release. Confinement in prisons tended, doubtless, to render permanent a malady which might otherwise have been but temporary. The success of several incorporated hospitals for the insane in this and other States had already demonstrated the utility of such establishments, and the investigations of the committee now demonstrated their necessity.

The McLean Asylum, besides being the only one in the State, was but partially under state control, and of quite limited capacity; obviously inadequate to receive all the insane who were proper subjects for hospital treatment. The establishment of a new hospital was readily voted by the legislature, and received the approval of the governor March 10, 1830. By a Resolve, the governor was empowered to purchase an eligible site for the hospital, and to appoint three commissioners to erect a building suitable for 120 lunatics, and the sum of \$30,000 was appropriated to meet expenses. After due examination, Worcester was selected by Gov. Lincoln for the location of the hospital, and that town purchased, at the cost of \$2,500, twelve acres of elevated ground, and presented it to the State as a site for the new hospital. The governor appointed as building commissioners, Messrs. Horace Mann, Bezaleel Taft, Jr., and William B. Calhoun. In January, 1832, the commissioners reported the completion of the building, and a further appropriation of

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

remained on the first of January, 1876. For the current expenses of this hospital since 1832, there has been paid from the state treasury something more than \$600,000, while the cities and towns of Massachusetts have paid upwards of \$1,000,000 for the support of patients there, and private individuals have paid at least \$600,000 more. The present yearly expenses of the hospital are about \$106,000, and for the past five years they have averaged more than \$100,000. Of this expense, something more than one-third is for salaries and wages, and something less than one-third for provisions and supplies.

In an old hospital like that at Worcester, many patients are admitted again and again. At the Worcester Hospital, in the forty-two years ending October 1, 1875, the nominal admissions of insane patients have been 11,001; namely, 5,574 males and 5,427 females; but the whole number of different persons admitted does not exceed 8,606; namely, 4,382 males and 4,224 females. This shows that something more than one-fifth of the admissions were actually readmissions of the same patients. These readmissions have been slightly more common among the women than among the men, and among those readmitted, in both sexes, were many who had been set down as recovered when first discharged. It would seem that more than one-ninth of all the female patients admitted are discharged "recovered" only to reappear in the same hospital with the same mental disease, and that one-ninth of the male patients do the same.

ADMISSIONS AT OTHER HOSPITALS.

If we apply the same ratio (as probably we may without error) to the number of nominal admissions at the oldest Massachusetts lunatic hospital, the McLean Asylum in Somerville, we shall find the following results: Of the 6,000 nominal admissions at Somerville, between October 6, 1818, and October 1, 1875,—in fifty-seven years,—about 1,320 were duplicates, leaving 4,680 different persons. Of these, 850, or 18 per cent., died at the hospital.

Out of 6,219 nominal admissions at the Taunton State Hos-

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

time, were about 400, or 36 per cent. of all admissions, and 42 per cent. of all discharges,—nearly as great a percentage as at Worcester. At Taunton the recoveries seem to have been more than 25 per cent. of all the patients admitted, and at least 30 per cent. of the discharges; but at this hospital, also, we find a great many direct admissions from other hospitals, and other admissions of those who had been in other hospitals; so that it is quite probable the recoveries there would show as high a percentage, if calculated only for those patients *first* treated at Taunton, as we could find at Northampton or Worcester.*

THE TAUNTON HOSPITAL.

About twenty years after the establishment of the hospital at Worcester, an Act of the legislature was passed (in May, 1851,) authorizing the building of a second State Hospital

* The statistics of admissions and recoveries, classified as to sex, former residence, in that hospital, or any hospital, number of recoveries of the same person, etc., have been carefully computed by Dr. Earle, of the Northampton Hospital, for the seventeen years that establishment has been open. The statistics of the Worcester Hospital have been less accurately made up, but with some approximation to correctness for the forty-two years of its existence. The Taunton Hospital statistics can only be estimated, for want of time to examine them thoroughly. Some of these facts and estimates for the three state hospitals are given below. It may be stated that each hospital contains several patients who have there recovered many times,—at Worcester a man who recovered *fifteen* times, for instance.

HOSPITAL STATISTICS. 1833-1875.

	WORCESTER.			TAUNTON.			NORTHAMPTON.			Aggregate.
	Ma.	Fem.	Total.	Ma.	Fem.	Total.	Ma.	Fem.	Total.	
Nominal admissions to Oct. 1, 1875, . . .	5,574	5,427	11,001	3,219	3,000	6,219	-	-	2,324	20,044
Persons admitted to Oct. 1, 1875, . . .	4,382	4,224	8,606	2,683	2,517	5,200	1,186	1,225	2,411	14,317 ¹
Nominal recoveries to Oct. 1, 1875, . . .	2,683	2,578	5,261	1,033	960	2,002	343	298	641	7,904
Persons recovered to Oct. 1, 1875, . . .	2,191	1,977	4,168	850	800	1,650	284	229	513	6,341
Number of cases reappearing to Oct. 1, 1875, . . .	728	767	1,495	-	-	-	-	-	-	-
(a) Number recovered, but reappearing, . . .	530	460	990	-	-	-	70	60	130	-
(b) Total recoveries in class (a), . . .	1,021	1,061	2,082	-	-	-	125	115	240	-
(c) Persons recovered, and not reappearing, . . .	1,661	1,517	3,178	-	-	-	202	174	376	-

¹ Excluding duplicates, less than 14,000.

THE TAUNTON HOSPITAL.

for the Insane. The commissioners appointed to build hospital were George N. Briggs, James D. Thompson and John W. Graves. Their first report is dated January, 1853. The sum placed at their disposal was \$100,000, but this was afterwards increased by various grants to \$154,000, while the citizens of Taunton, where the hospital was located, gave \$13,000 for the purchase of land. Further appropriations were made in 1853; namely, for furnishing and improving the buildings and grounds, \$12,000; for furnishing and providing the hospital for occupancy, \$20,000; and for paying its expenses until it should begin to receive revenues, \$10,000; so that before the patients were received, on the 7th of April, 1854, there had been expended on the hospital upwards of \$200,000. Since then, so many additions and improvements have been made that the present cost of the whole institution to the State has been a little more than \$400,000, without taking into account the yearly expenses for the support and treatment of patients. The number for which it was originally designed was but 250; but for many years it has contained more than 350, and since its enlargement in 1874 it has been capable of receiving 500 patients conveniently, and now contains about 650. It is therefore, at present, the largest lunatic hospital in Massachusetts or New England, and one of the largest in the United States. Its annual expenses are now about \$110,000, of which less than one-fourth is for salaries and wages, and more than two-fifths for provisions and supplies. Its farm contains but 134 acres. During the twenty-two years that it has existed, the Taunton Hospital has cost the State for current expenses about \$575,000, while cities and towns have paid about as much more, and private individuals perhaps \$200,000 more. It has received in that time about 5,200 different persons as patients, the nominal admissions having been, as already stated, more than 6,200. At present it is receiving patients faster than ever before, and has maintained at some times during January, 1876, more than 700 patients. It has had only two superintendents during twenty-three years of its existence. Dr. George C. S. Clark

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

was appointed in October, 1853, and resigned in 1872; his successor was the present superintendent, Dr. William W. Godding, under whose direction the recent enlargement and improvement of the buildings has been made. Like the other State Hospitals, it is managed by a board of trustees, who are a corporation with power to hold property, to buy and sell, to admit and discharge patients, etc. The number of these trustees at each State Hospital is five, and each board contains one or more physicians. Each member holds office for five years, and a member is appointed each year by the governor of the State.

THE NORTHAMPTON HOSPITAL.

Before the second State Hospital, at Taunton, was built, and, indeed, soon after the opening of the Worcester Hospital, it was found that the increasing number of the insane in Massachusetts required that further provision should be made specially for this class. Accordingly, in the year 1836, the General Court passed an Act requiring each county in the State to maintain "within the precincts of the House of Correction" (the county prison for convicts) "a suitable and convenient apartment or receptacle for idiots and lunatics, or insane persons not furiously mad." Under this law only three of the counties, Suffolk, Essex and Middlesex, provided such receptacles, two of which are still maintained. The Suffolk County receptacle soon became the Boston Lunatic Hospital (in 1839), and under this name it now receives patients in the old hospital at South Boston, near the House of Correction. It has been for many years almost exclusively a pauper hospital. During the thirty-seven years that it has been established, it has received nominally about 2,400 patients, in reality perhaps 2,000 different patients,* and now contains about 200 patients. Its expenses are borne by the city of Boston, and amount to about \$60,000 a year, a portion of which is paid by other cities and towns which support patients there, and by the friends of a few private patients. Its first superintendent was Dr. John S. Butler, afterwards at the

* Of these, more than 730 have died at this hospital.

THE SUFFOLK AND ESSEX RECEPTACLES.

head of the Hartford Retreat in Connecticut; and while he was in charge at the South Boston Hospital, it was visited, in 1842, by Charles Dickens, who, in his "American Notes," gives a lively picture of its management at that time. Its present superintendent is Dr. Clement A. Walker, who has been in charge at South Boston for many years.

The Essex County receptacle was established in a portion of the House of Correction there, and is the only one of the three now maintained as a county asylum, that of Middlesex at Cambridge having been long since abandoned. The Ipswich receptacle has never been large, and has seldom contained many curable patients. In 1854, when visited by Dr. Edward Jarvis, he found there 68 patients of all kinds; in 1864 it contained but 32; but during the past ten years the average number has been about 55. The present number is 62. The superintendent is the keeper of the House of Correction, but has been for nearly ten years a medical man, Dr. Yorick G. Hurd. The annual cost of maintaining the insane inmates of the Ipswich receptacle is probably about \$7,500 a year, and is paid by the towns and cities in Essex County which support insane paupers there.

Although the three establishments under the Act of 1836 contained in 1855 about 350 insane inmates, and the new hospital at Taunton more than 250, it was found by the careful researches of the special Lunacy Commission of 1854-5 that another hospital was needed to receive insane persons then confined in prisons, almshouses and other unsuitable places, and for the treatment of recent cases of insanity in the western counties of the State. Accordingly, under Acts and Resolves of the general court passed in 1855, 1857 and 1858, such a hospital was built at Northampton, at a cost of about \$320,000, and with a capacity for about 300 patients. It was opened on the 16th of August, 1858, with Dr. William H. Prince for its first superintendent. He was succeeded in July, 1864, by Dr. Pliny Earle, the present superintendent. During the whole period of its existence,—about seventeen years and a half,—the Northampton Hospital has admitted, nominally, something less than 2,900 patients, of whom,

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

however, more than 1,000 were directly transferred from the hospitals at Worcester, South Boston and Taunton, or from the Asylum for Harmless Insane, in connection with the State Almshouse at Tewksbury. The actual number of different patients admitted has been but 2,414, of whom 470 remained on the first of January, 1876. The whole cost of construction of the Northampton Hospital, up to this time, has been about \$400,000; its current expenses are now nearly \$90,000 a year, of which a little more than one-fourth is paid for salaries and wages, and about one-third for provisions and supplies. The whole cost in current expenses to the State since 1853, of the Northampton Hospital, has been about \$700,000; while towns and cities have paid about \$200,000, and individuals, for the support of private patients, about \$400,000. A greater proportion of the patients at Northampton have been incurable than at any of the other hospitals in the State, and the ratio of recoveries to all admitted has been but little more than twenty per cent. The death-rate, also, has been smaller than anywhere else, when computed on the number resident in each year; but as there are fewer changes in the population at Northampton than elsewhere, the death-rate in proportion to the whole number of different patients admitted has been larger than even at Worcester. Wherever the inmates of a lunatic hospital are permanent from year to year, the death-rate at the end of fifteen or twenty years is unavoidably large.

THE TEWKSBURY ASYLUM.

From the first opening of the State Almshouses, in May, 1854, more or less of the pauper insane supported by the State found their way into these establishments, and particularly into the two larger almshouses, at Tewksbury and at Bridgewater. In October, 1854, when Dr. Jarvis examined the then new almshouses in behalf of the Lunacy Commission, of which he was a member, he found only 19 lunatics and idiots at Tewksbury, 15 at Bridgewater, and 6 at Monson; but before June 1, 1855, these numbers had increased to 27 at Tewksbury, 47 at Monson, and 99 at Bridgewater,—173 in all. On the first of December, 1863, when the Board of

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

passed through one of the hospitals, and have been pronounced as in all human probability beyond the aid of medical skill. *In one point of view, I am satisfied that the new institution, from its connection with and vicinity to a large almshouse, may have an advantage over the hospitals in the care of the demented insane. In bringing to bear upon them the great remedial power of labor, there will be an opportunity of associating a few insane with many sane laborers, which is the reverse of what necessarily occurs here; and the influence and example of the latter will in some cases be effectual in inducing the performance of daily labor by the former, and consequently in procuring that improvement which is almost sure to follow a regular and habitual exercise of the physical powers."*

When the Tewksbury Asylum was formally opened, October 1, 1866, the superintendent, physician and inspectors of the State Almshouse, under whose care it was placed, undertook to see that it should be "judiciously carried on," as Dr. Choate had advised. By directions received from the Board of State Charities, in accordance with the by-laws of the Almshouse, the superintendent was requested to make written requisitions on the physician in charge for such labor as the inmates might safely render; and the physician was directed to detail the parties, or furnish a written reason for non-compliance. He was instructed to keep a "detail-book," in which should be entered the names of all members of the Asylum detailed, whether for labor, or from sickness, or for residence in the almshouse, specifying the purpose in the case of each. He was further instructed to keep a "record of deaths" and a "discharge-book," which should set forth particularly the manner and cause of the removal of any inmate. From the data contained in these books, he was expected to ascertain the number of his charges, whether resident or non-resident, with the amount of labor performed by each, and answer accurately all proper questions respecting them. One of the inspectors was to visit the asylum each week, and make a record of his visit and observations; and he was to be furnished with a list of the insane patients, so that he might ascertain the presence and general condition of each one. The supervisors were required to see that all the rooms in the asylum were kept clean, well warmed and ventilated;

THE TEWKSBURY INSANE ASYLUM.

that all the inmates were bathed once each week, unless excused by the physician, and oftener, if required; and the sufficient quantity of food should be furnished to each person. The diet for the Asylum patients was to be regulated by the physician, and their health carefully watched over. The by-laws further say:—

“The insane shall be treated in a kind and gentle manner, must be subject to strict and wholesome discipline. Sympathy and kindness shall be the rule; force and restraint the exception.”

Had these regulations always been strictly enforced by persons competent to manage the insane, the results at Tewksbury Asylum would have fully justified the expectations of those who established it. Such has not been the case in all respects, but it is hoped that better success will attend its future management. The whole number of nominal admissions since it was opened has been 1,430, up to January 1, 1876; the number of actual inmates, about 1,300, of whom 506 have died; and 260 remained, January 1, 1876. It is probable that nearly 1,100 of these inmates have been patients at one or more of the state hospitals, and more than 1,200 have been patients at some hospital in Massachusetts or elsewhere. They were, therefore, almost without exception, chronic patients when admitted at Tewksbury.

The cost of the buildings and yards for the insane at Tewksbury has been something more than \$70,000; the annual cost in current expenses (paid wholly by the State) is now about \$35,000, and for the nine years that the Asylum has existed the aggregate of current expenses paid by the State has probably been \$275,000. This is but an estimate, however, as its accounts are not separated from those of the great almshouse of which it is a part.

THE DANVERS HOSPITAL.

Several attempts having been made, between 1853 and 1860, to rebuild the city lunatic hospital of Boston upon a larger scale, and with increased facilities for receiving insane patients; but all such efforts having failed of success, the

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

authorities, in 1873, made application to the legislature for the building of a new State Hospital for the special use of the three large counties of Suffolk, Essex and Middlesex. The requisite legislation was obtained, and an appropriation of \$650,000 was made to build such a hospital for four hundred patients, most of whom, it was supposed, would be paupers of the State, or of the towns and cities. Messrs. Samuel C. Cobb, of Boston, Edwin Walden of Lynn, and Christopher C. Esty, of Framingham, were appointed commissioners to procure a site, with a farm, and to erect the necessary buildings. They selected a large farm in the town of Danvers, and have now nearly completed the Danvers Hospital, but at a cost much greater than the original estimate. In 1875 the appropriation of \$650,000 was increased to \$900,000, and more than \$300,000 in addition is now asked for by the Commissioners to complete and furnish the new hospital, which, if finished according to the latest estimates, will cost more than \$1,200,000, or as much as the State has paid for the construction of the three State Hospitals at Worcester, Taunton and Northampton. It is expected to be ready for the reception of patients in 1877, at which time also the new Worcester Hospital, which is to cost almost as much as that at Danvers, will perhaps be completed.

PRESENT PROVISION FOR THE INSANE IN MASSACHUSETTS.

The present number of insane persons in Massachusetts is stated by the State census bureau of 1875 as less than 3,600. But this number is probably too small, since nearly or quite as many came under the official notice of the Board of State Charities in 1875, while there must have been five or six hundred in the State with whom the Board had nothing to do. On the first of October, 1875, there were about 2,725 known to be living in hospitals, asylums, almshouses and other places under the care of public authorities, and on the first of January, 1876, this number had increased to more than 2,800. On October 1, there were 1,556 patients in three State hospitals,—namely, 478 at Worcester, 602 at Taunton, and 476 at Northampton; 441 in city, county or private hospitals,—

THE MASSACHUSETTS INSANE IN 1876.

namely, 202 at the South Boston Hospital, 62 at the Ipswich receptacle, 159 at the McLean Asylum, and 18 in two private asylums. There were also 286 at the Tewksbury Asylum, 52 in prisons, etc., and 390 in the town almshouses, or under private care as paupers. Of this whole number, about 775 were supported by the State, 1,435 by cities and towns, and 512 by individuals. In establishments of the same class that contained but 1,348 insane persons in 1854, there were nearly 1,000 more than this in 1875; while the cost of maintaining the insane of Massachusetts is now more than double what it was in 1854. This cost cannot be accurately stated, but it no doubt exceeds \$650,000; of which the State pays at least \$125,000, the cities and towns not less than \$250,000, and private citizens at least \$300,000. Something more than \$160,000 of this is expended at a single hospital—the McLean Asylum in Somerville. Probably no other State in the Union expends so much for its insane, in proportion to the population, as Massachusetts does.

SPECIAL HOSPITALS, ETC.

It will be impossible to estimate the extent of the medical charities of Massachusetts, since many of these make no reports to any public authority. The oldest of these is the Boston Dispensary, organized in 1796, and incorporated in 1801, which now employs forty physicians, and treats nearly 30,000 patients yearly. Next in age, after the Massachusetts General Hospital, is the Massachusetts Eye and Ear Infirmary, which has existed in Boston for more than fifty years, and has long been aided by the State. It is a special hospital for diseases of the eye and ear, located now in Charles Street. The study of the eye and its various forms of disease did not claim the attention of scientific men for many years, nor advance so fast as other branches of medicine. It is but little more than a hundred years since European physicians began to cultivate this branch of medical science. In 1773 this resulted in the setting aside of certain wards of the General Hospital in Vienna, for the treatment of ophthalmic disease and the clinical instruction of students in this specialty. In

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

the year 1804 this example was followed in Great Britain, in the establishment of the London Eye Infirmary, which in 1810 was opened to students. To this school went several young American physicians, then pursuing their studies abroad; and these physicians began similar enterprises in this country, such as the Eye Infirmary of New York, founded by Drs. Delafield and Rodgers in 1821.

Dr. Edward Reynolds first began a systematic treatment of diseases of the eye among the poor of Boston. In connection with Dr. John Jeffries, he established in November, 1824, the first gratuitous clinique in that city. Commencing with a single room, the benefits conferred by their labors were yet so apparent, that in 1826, at a meeting convened for the purpose, a subscription was at once undertaken to give this charity a permanent place. In March, 1826, at a meeting of the subscribers, the institution was regularly organized under the name of the Boston Eye Infirmary, and a board of managers appointed. In February, 1827, it was incorporated under the name of the Massachusetts Charitable Eye and Ear Infirmary. During the following ten years its locality was thrice changed, the last removal being to the Gore Mansion House in Green Street, where, with increased accommodations and facilities, it not only enlarged its sphere of usefulness to the suffering, but threw open its doors to medical students, and established a course of lectures. It thus imparted a new impetus to the study of diseases of the eye, and, through its pupils, spread its benefits far and wide. For fourteen years the institution continued in Green Street; the number of its patients steadily increasing, until, in 1850, nearly twenty-five thousand patients had received relief. The State and private individuals again came forward to its support; and in 1850 the present building on Charles Street was ready for occupation. From November, 1824, to May, 1850, a period of twenty-six years, the whole number of applicants for relief amounted to 24,339; from May, 1850, to October, 1875, a period of twenty-five years, the number was more than 93,000. Thus, during the last quarter of a century, the number of patients was almost four times that of the preceding twenty-six

DR. HOWE'S LABORS.

years. The aggregate is nearly 120,000 persons up to January 1, 1876. The number of beds in the Infirmary is about forty. Half of these are free; the remainder pay the nominal board of three dollars a week, fixed many years ago. The annual expenses of the Infirmary now exceed \$15,000, of which the State pays about one-half. During its whole existence, the State has appropriated to the Eye and Ear Infirmary nearly \$150,000, of which \$25,000 went for construction, and \$121,500 for current expenses. The present property of the Infirmary exceeds \$150,000 in value.

SCHOOLS FOR DEAF-MUTES, FOR THE BLIND, AND FOR IDIOTS.

The recent death of Dr. HOWE, who for forty-four years had devoted himself to the education of the Blind, of Deaf-Mutes, and of Idiotic children, may well direct attention to his remarkable success, and to the charities which he founded or promoted. Among his other objects in this work, he desired to place the general instruction of these defective children on the basis, not of charity, where it began, but of public education, where he left it at his death. No citizen of the United States, and perhaps it may be said, of the whole world, has accomplished so much and in so many different ways to improve the instruction of the classes above named, as Dr. HOWE did. He founded schools in Massachusetts, he inspired their establishment in other States and in Europe, and he also did much to improve the methods of instruction in schools, especially for the deaf-mute, which he never saw. By his wonderful achievement in teaching language to Laura Bridgman, a deaf, dumb and blind girl, he has extended the possibilities of instruction, and enlarged our conceptions of human power and beneficence. To his genius and practical wisdom, also, as has elsewhere been said, Massachusetts owes some of the best features in other departments of her State Charities.*

* SAMUEL GRIDLEY HOWE was born in Boston, November 10, 1801; fought in the Greek Revolution from 1824 to 1828; opened the Blind Asylum in Boston in 1832; was Chairman of the Board of State Charities from October, 1865, to October, 1874; and died in Boston, January 9, 1876.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

DEAF-MUTE EDUCATION IN MASSACHUSETTS.

Before the birth of Dr. HOWE, and while Dr. Gallaudet (who has usually been considered the pioneer of deaf-mute education in America) was still unacquainted with any method of teaching the deaf, a citizen of Massachusetts, whose own deaf son had been taught to speak by Braidwood of Edinburgh, had made an attempt to open a deaf-mute school in Boston. This was FRANCIS GREEN, the first American who thoroughly understood and zealously advocated the instruction of deaf-mutes. He was born in Boston in 1742, and died in Medford in 1809. His earlier and later years were spent in Massachusetts; but between 1776 and 1797 (having sided with the mother country in our Revolution) he resided at intervals in New York, Halifax and London. He took his bachelor's degree at Harvard College in 1760, being at the time, like Washington, an officer in the British army. He served with credit at the siege of Louisburg in 1758, during the conquest of Martinique in 1761, and at the capture of Havana in 1762. Three years later he sold his commission and engaged in trade at Boston, where he married in 1769, and where his only son, Charles, was born in 1772. At the age of six months the infant was found to be deaf, but no measures were taken to instruct him until his father accidentally heard of Mr. Braidwood's academy for the deaf and dumb at Edinburgh. What then took place is best described by Mr. Green himself.

“Those who know experimentally the tender concern of an only parent for an only son, even under the happiest circumstances of natural advantage, may imagine with what avidity the information of this academy was first received. Although the authority was unquestionable, I, like many others (I acknowledge), had doubts of the practicability of the business to any very great degree. I thought it my duty, however, to send my son across the Atlantic, upon Mr. Braidwood's agreeing to undertake the tuition of him, who accordingly received him in February, 1780. He was then eight years old. Although sprightly, sensible, and quick of apprehension, yet, having been either born deaf, or having lost his hear-

DEAF-MUTE INSTRUCTION IN 1780.

ing by sickness in earliest infancy, he could not at that time pro-
or distinguish vocal sounds, nor articulate at all. Neither ha
any idea of the meaning of words, either when spoken, in wri
or in print; and for want of hearing, would doubtless have rema
as speechless as he was born. I soon received the pleasing in-
gence that he was beginning to articulate, and soon after the
could plainly express (upon seeing the form in characters) any
in the English language.

"My first visit to him was in May, 1781. It exceeds the p
of words to convey any idea of the sensations experienced at
interview. The child, ambitious to manifest his acquisition, eag
advanced, and addressed me with a distinct salutation of sp
He also made several inquiries in short sentences. I then deliv
him a letter from his sister (couched in the simplest terms) w
he read so as to be understood; he accompanied many of the w
as he pronounced them, with proper gestures, significative of
meaning, such as in the sentence, 'write a letter by papa': on u
ing the first word, he described the art of writing by the motio
his right hand; the second, by tapping the letter he held; the t
by pointing to me. He could at that time repeat the Lord's Pr
very properly, and some other forms, one of which in partic
(which I had never heard before) I then took down in writing
his repetition; a convincing proof of his speaking intelligibly

*"O God! pardon all my sins, make me good and holy; bless
father and my sister, and all my friends; keep me from all evil,
and danger, and take my soul to heaven when I die, for Jesus Ch
sake! Amen!"*

"I found he could in that short time read distinctly, in a
manner, any English book, although it cannot be supposed he
as yet learned the meaning of many words: he, however, m
daily progress in that knowledge. As to writing, there can be
reason why deaf persons may not, by imitation, learn that as
well as any other persons; accordingly, I was not at all surpr
that he could write very plainly; this, indeed, he did with un-
mon readiness and dexterity, and seemed not a little proud o
his new attainments. I had also the satisfaction to see such s
mens, at that time, in the proficiency of others who had been lo
at this academy, as left no doubt in my mind of his acquirin
due season a perfect acquaintance with language, both oral and
ten; and that he would be capable of any art or science whate
except music and oratory. Perfectly satisfied with his situatio
a conscientious and respectable family, I left him to pursue

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

studies, with a degree of hope and joy which on this score I had never expected to have known. On my next visit, in September, 1782, his improvements were very perceptible in speech, the construction of language, and in writing; he had made a good beginning in arithmetic, and surprising progress in the arts of drawing and painting. I found him capable of not only comparing ideas and drawing inferences, but of expressing his sentiments with judgment. On my desiring him to attempt something he thought himself unequal to, I set him the example by doing it myself, upon which he shook his head, and with a smile replied (distinctly, *viva voce*), '*You are a man, sir; I am a boy.*'

"Observing that he was inclined in company to converse with one of his school-fellows by the tacit finger-language, I asked him why he did not speak to him with his mouth. To this his answer was as pertinent as it was concise, 'He is deaf.' Many other instances I could mention of expressions of the mind, as proper as could be made by any boy of his age who had not the disadvantage of deafness."*

Shortly after he left school, Charles Green was drowned while shooting in the neighborhood of Halifax, N. S., where his father then (in 1787) resided. Francis Green returned in 1797 to his native town of Boston, but fixed his residence in Medford. We next find him writing articles for the newspapers, in relation to the education of deaf-mutes. On the 22d of March, 1803, he began a series of papers in the in the "New England Palladium," a semi-weekly Boston newspaper. These were mainly translations from the writings of De l'Epée, but in his first communication he urges the importance of "a public institution or academical establishment, for the purpose of rescuing from ignorance and comparative uselessness that unfortunate class of our fellow-creatures, the naturally deaf, commonly called the *deaf* and *dumb*." He goes on to say, "Whether this country be as yet ripe for the establishment of public academical institutions of this nature or not, the art may be practised with happy efficacy by any private individual."

About a dozen years after the publication of these papers by Francis Green, in Boston, Rev. Thomas H. Gallaudet, then

* *Vox Oculis Subjecta*, pp. 147-153.

THE HARTFORD ASYLUM FOR THE DEAF.

residing in Hartford, Conn., became interested in a deaf child there, and proposed to cross the Atlantic to make himself acquainted with the methods in use, in England and elsewhere, for teaching the deaf. Some gentlemen of Connecticut raised money to pay his expenses on this journey, and he sailed on the 15th of May, 1815. Returning in August, 1816, he brought with him Laurent Clerc, a French deaf-mute, and a pupil of the Abbé Sicard, who had succeeded the Abbé de l'Epée at the head of the deaf-mute school of Paris. Mr. Gallaudet had not prospered in his communications with the successors of Braidwood in Great Britain, and had gone over to France, where he was warmly welcomed, and favored in his wish to acquire some knowledge of the methods there pursued by Sicard and his associates. The success of Pereire in teaching French deaf-mutes to articulate and read from the lips (as Braidwood's pupils afterwards did in Scotland), was quite forgotten at Paris in 1816, and Mr. Gallaudet returned home with no knowledge that such success was possible. By bringing for his chief assistant a deaf-mute, he made it inevitable that articulation should not be used in his Hartford school, which had been chartered by the Connecticut legislature in May, 1816. Toward the close of that year a subscription of \$12,000 was raised in aid of the school, of which just about half was subscribed in Massachusetts; and when it was finally opened with seven pupils in April, 1817, four of them were from Massachusetts. The pupils soon increased to 21, and in 1819 to about 50. In that year the State of Massachusetts appropriated about \$2,500 for the support of 20 pupils at Hartford, and in 1830, when its pupils had increased to 50, Massachusetts had paid for them from the state treasury about \$45,000. By 1867, when the largest sum ever paid at Hartford was appropriated by the State (\$19,610) a little less than half the Hartford pupils (100 out of 230) were from Massachusetts. Since then both the number of pupils and the sum paid have decreased, and this sum, in 1875, was but \$12,000. Up to the present date, the State has paid about \$450,000 for the current expenses of the Hartford Asylum, during seven-and-fifty years.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

In 1864, and again in 1866-7, efforts were made by Dr. Howe, Mr. Gardiner G. Hubbard and others to obtain a charter for a deaf-mute school to be situated in Massachusetts, and managed by the friends of articulation as a method of instructing the pupils. At a hearing before a legislative committee in 1864, Mrs. Edwin Lamson, of Boston, who had been one of the teachers of Laura Bridgman at the Massachusetts Blind Asylum, was present, and gave her evidence against the use of signs in the instruction of the deaf, and in favor of the manual alphabet and the experiment of teaching by articulation. The attention of Mrs. Cushing, of Boston, who had a deaf daughter, was attracted by the discussion, and, after careful consideration, she determined that her child should be taught articulation. By the advice of Mrs. Lamson, Mrs. Cushing applied to Miss Rogers, of Billerica, then known as a skilful teacher of speaking children, who, with some hesitation, undertook the task. A few months of earnest effort convinced Miss Rogers of the great advantages of this system, and so enlisted her sympathies and energies, that she determined to devote her life to the work, if a suitable number of pupils could be secured and the means to support a school provided. In 1865 a meeting was called at the house of Mrs. Lamson in Boston, at which Miss Rogers explained what had already been accomplished, and her plans for the future. A sum sufficient to defray the expenses of the undertaking was subscribed by several gentlemen, and in November, 1865, the following advertisement was published:—

“Miss Rogers proposes to take a few deaf-mutes as pupils for instruction in articulation and reading from the lips, without the use of signs or the finger alphabet. The number is limited to seven, two of whom are already engaged.”

In June, 1866, she opened her school at Chelmsford with five scholars. Another entered in September, and two more in the spring of 1867, and at the expiration of one year she had obtained the desired number of pupils. The success attending these efforts having proved that it was not a visionary scheme, but a practical work, its friends determined to make

THE CLARKE INSTITUTION FOR THE DEAF.

a second application to the legislature. Dr. S. G. Howe, then chairman of the Board of State Charities, and F. B. Sanborn, then secretary, also advocated an improved system of instruction in their Second and Third Annual Reports, and recommended that the education of the deaf should be commenced at an earlier age, and continued for a longer period.

In December, 1866, John Clarke, Esq., of Northampton, a gentleman of wealth, caused the Governor of Massachusetts to be informed that he was ready to endow a deaf-mute school in Massachusetts with a large part of his estate. This he afterwards did,—the amount of his gifts and bequests finally exceeding \$300,000. After a long hearing, in 1867, the legislative committee, which in 1864 had refused to recommend such a school, was induced by the munificence of Mr. Clarke, the earnest recommendation of Governor Bullock, the arguments brought forward, and the success of Miss Rogers in her small school, to report two bills, which were passed, and which provided :—

1. For the incorporation of an institution for deaf-mutes at Northampton.
2. For primary instruction of younger pupils than are now received at the American Asylum.
3. For a longer term of instruction than had hitherto been allowed to pupils aided by the State.
4. For an additional appropriation to enable the Governor to answer the existing applications of pupils requiring state aid.
5. For the supervision by the Board of Education of all deaf-mute pupils aided by the Commonwealth.

Thus was the Clarke Institution incorporated. Its corporators, at the time of its organization, were not pledged to any system of instruction, and the majority of them had no decided opinion upon the subject; but, at the first meeting, the question was practically decided by the adoption of the report of the school committee, which recommended, among other things, "that an articulating school, under the charge of Miss Rogers, be established at Northampton." The school of Miss Rogers was removed from Chelmsford to Northampton

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

in the summer of 1867, and became the nucleus of the present Clarke School, which now contains sixty pupils, most of them supported in part by the State. The city of Boston, a few years later, opened an articulating day school for the deaf, where there are now sixty-three pupils; and this school is aided by the State, like those at Hartford and Northampton. The amount paid by the State at Northampton, in 1875, was \$11,415; at Boston \$6,577; the whole appropriation for the three schools being \$30,000, and the whole sum paid by the State since 1819, at the three schools, being above \$530,000.

THE PERKINS INSTITUTION FOR THE BLIND.

Not many years after the Hartford School was opened for the instruction of the deaf, a kindred movement was made in Massachusetts to teach the blind.

In the year 1827-28, several gentlemen in Boston became interested in the matter of educating the blind, and formed themselves into a society. They raised a small sum by subscription to begin a school. They expended this in gathering knowledge of all that had been done in Europe, in the matter of systematic instruction of the blind. After much discussion and some rude experiments, they became convinced of the practicability of establishing a school which would be useful to the blind, and lighten their dark path in life. This little society petitioned the legislature for an Act of incorporation, which was granted in 1829, under the name "The New England Asylum for the Blind." This name was afterwards changed to that of the "New England Institution for the Education of the Blind," and again to its present one. The Act provided for the appointment of a board of visitors, composed of the governor, lieutenant-governor, president of the senate, speaker of the house of representatives, and the chaplains of the two houses. This board was authorized to appoint four persons to act as trustees in behalf of the State, with eight others elected annually by the corporation. It was afterwards abolished, and its powers and duties devolved upon the governor and council, as a more convenient arrangement. Soon after the primary organization was complete,

THE PERKINS INSTITUTION FOR THE BLIND.

the trustees petitioned the legislature to grant money in of the new school. The State had for several years made appropriation of \$6,500 to pay for the education of deaf-mutes belonging to Massachusetts at the American Asylum in Hartford; but, as there were not applicants enough to exhaust this fund, the legislature appropriated the unexpended balance to the Institution for the Blind. As soon as this became a law, and the new institution went into operation, applicants for admission increased rapidly; more funds were needed, and the legislature generously came to its aid by an outright annual grant of \$6,000, upon condition that the governor should have the right to recommend two blind children of indigent parents, inhabitants of Massachusetts, as beneficiaries. The grant has gradually been increased to \$30,000 a year, and now *all* the blind children of Massachusetts are admitted as pupils until they have been sufficiently instructed. The average of annual grants since the first (in 1830) has been about \$13,500. A certain amount of income is derived from other New England States who send beneficiaries to our institution and pay therefor at a rate of \$300 each, annually. The State has also paid about \$130,000 for buildings, and its aggregate appropriation for current expenses has been \$585,000, up to January 1, 1876.

There have been many private benefactors of this School for the Blind, chief among whom must be reckoned Dr. H. A. Rogers himself, who for nearly forty-four years, that is, from 1832 to 1876, devoted his talents and his influence to its success until he made it the most efficient and famous school of the kind in the country. He died within sight of its roof, and his funeral procession set forth from its chapel, where the pupils joined in the last rites of affection and honor. The largest donation of money made to the school was the sum of \$50,000, given by Mr. William Oliver; next to which comes the gift of Colonel Perkins, for whom the school was named nearly forty years ago. He presented his mansion-house on Pearl Street, Boston, where for some years the "Perkins Institution" was established, and he also contributed generously to its first endowment. In 1840 it was removed to

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

"Mount Washington House," in South Boston, where it has since continued and will for the present remain. The amount given by Colonel Perkins may perhaps be estimated at \$40,000. Mr. John Templeton, not many years since, made a bequest of \$20,000, and Mrs. Ann Vose, more recently, of \$10,000. Among the other benefactors may be named Charles Dickens, the novelist (who paid the cost of printing his "Old Curiosity Shop" in raised letters for the pupils of Dr. Howe), Samuel May, Peter C. Brooks, John C. Gray, and George Lee.

THE INSTRUCTION OF LAURA BRIDGMAN.

It would be foreign to the scope of this Report to dwell at length on the arrangements of the Perkins Institution for the Blind, or its general method of instruction, it being now, like the Deaf-Mute Schools named above, under the supervision of the State Board of Education, and no longer under that of the Board of Charities. But the history of public charity in Massachusetts would be incomplete if brief notice were not taken of the instruction by Dr. Howe, nearly forty years ago, of the deaf, dumb and blind child, Laura Bridgman, which was carried on at the South Boston School. In giving the facts, it will be well to follow the very words of Dr. Howe, who said, in 1874:—

"It was considered as an open question whether a deaf, dumb and blind person, if found, could be taught any system of signs which would serve for a language; and Sicard did not venture, I think, to suggest any way by which it could be done. I often, while reading or thinking of the matter, had asked myself the same question, soon after becoming familiar with the usual methods of teaching the blind and the deaf-mutes, and I resolved to make the attempt to teach the first one I should hear of. When, therefore, I read in a country paper an account, written by Dr. Muzzey, of a girl in New Hampshire said to be devoid of sight, hearing and smell, I started forthwith to ascertain the facts of the case. I found in a little village in the mountains a pretty and lively girl, about seven years old, who was totally blind and deaf, and who had only a very indistinct sense of smell; so indistinct that, unlike other young deaf-mutes, who are continually smelling at things, she did not smell even at her food. This sense afterwards developed itself a little.

THE INSTRUCTION OF LAURA BRIDGMAN.

but was never much used or relied upon by her. She lost her senses by scarlet fever so early that she has no recollection of any exercise of them. Her father was a substantial farmer; and his wife a very intelligent woman. My proposal to try to give regular instruction to the child seemed to be a very wild one. But the mother, a woman of considerable natural ability, animated by warm love for her daughter, eagerly assented to my proposal, and in a few days little Laura was brought to my house in Boston and placed under regular instruction by lessons improvised for the occasion.

"I required her by signs, which she soon came to understand, to devote several hours a day to learning to use her hands, and to acquiring command of her muscles and limbs. But my principal aim and hope was to enable her to recognize the twenty-six signs which represent the letters of the alphabet. She submitted to the process patiently, though without understanding its purpose. I first selected short monosyllables, so that the sign which she was to learn might be as simple as possible. I placed before her, on the table, a pen and a pin, and then, making her take notice of the fingers of one of my hands, I placed them in the three positions used as signs of the manual alphabet of deaf-mutes, for the letters *p e n*, and made her feel of them, over and over again many times, so that they might be associated together in her mind. I did the same with the pin, and repeated it scores of times. She at last perceived that the signs were complex, and that the middle sign of the one, that is, the *e*, differed from the middle sign of the other, that is, *i*. This was the first step gained. This process was repeated over and over, hundreds of times, until, finally, the association was established in her mind between the sign composed of three signs, and expressed by three positions of my fingers, and the article itself, so that when I held up the pen to her she would herself make the complex sign; and when I made the complex sign on my fingers, she would triumphantly pick up the pen, and hold it up before me, as much as to say, 'This is what you want.' Then the same process was gone over with the pin, until the association in her mind was intimate and complete between the two articles, and the complex positions of the fingers. She had thus learned two arbitrary signs, or the names of the two different things. She seemed conscious of having understood and done what I wanted, for she smiled. I now felt that the first step had been taken successfully, and that this was the only really difficult one, because by continuing the same process by which she had become enabled to distinguish two articles, by two arbitrary signs, she could go on and learn to express in signs two

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

thousand, and, finally, the forty and odd thousand signs, or words in the English language.

"I went on with monosyllables, as being the simplest, and she learned gradually one sign of a letter from another, until she knew all the arbitrary, tangible twenty-six letters of the alphabet, and how to arrange them to express various objects: *knife, fork, spoon, thread*, and the like. Afterwards she learned the names of the ten numerals or digits, of the punctuation and exclamation and interrogation points, some forty-six in all. With these she could express the name of every thing, of every thought, of every feeling, and all the numberless shades thereof. She had thus got the '*open sesame*' to the whole treasury of the English language. She seemed aware of the importance of the process; and worked at it eagerly and incessantly, taking up various articles, and inquiring by gestures and looks, what signs upon her fingers were to be put together in order to express their names. At times she was too radiant with delight to be able to conceal her emotions.

"It sometimes occurred to me that she was like a person alone and helpless in a deep, dark, still pit, and that I was letting down a cord and dangling it about, in hopes she might find it; and that finally she would seize it by chance and, clinging to it, be drawn up by it into the light of day, and into human society. And it did so happen; and thus she, instinctively and unconsciously, aided in her happy deliverance. . . .

"And so she went on, diligently and happily, for a score or more of years, until at last she acquired a large vocabulary of words, and could converse readily and rapidly with all deaf-mutes, and all persons who could use these signs. She could read printed books readily and easily; finding out for herself, for instance, any chapter and verse of Scripture. She could also read letters from her friends in pricked type, or by the Braille system of points. She could also write down her own thoughts and experiences in a diary; and could keep up a correspondence with her family and friends by sending to them letters in pencil, and receiving their answers either in pricked letters, which she could read by the touch, or letters written with ink or pencil, which could be read to her by some confidential seeing person. Thus was she happily brought at last into easy and free relations with her fellow-creatures; and made one of the human family."

The success of Dr. Howe in this noble experiment was, in fact, perfect and complete. His pupil, now a mature woman,

THE INSTRUCTION OF IDIOTS.

still lives to bless his patient kindness, to lament his death, and to revere his memory, which will always give a romantic interest to the place so long associated with his benevolent labors.

THE MASSACHUSETTS SCHOOL FOR IDIOTS.

Scarcely had Dr. Howe demonstrated to the world that persons deprived of their three most important senses could be restored to communication with mankind, when the sad condition of another class of children attracted his notice and induced him to found a school for them. These were the idiots, for whom, before 1846, scarcely anything had been done in America or in Europe. Before 1837, idiocy was pronounced incurable by the highest medical authorities; but in that year the French physicians, Itard, Guersaut and Esquirol, advised the first trial of methodical treatment for idiocy, and the result of that method was published by Séguin, in Paris, in 1846. But long before this, Dr. Howe's mind had been turned to the problem.

As early as 1839, an idiotic blind child was received at his Institution for the Blind, not only unsound in mind, but infirm in body, unable to walk, and nearly paralytic. Dr. Howe decided to retain and try to improve him. Guided by the idea that the first and most important object in a system of instruction is to develop and improve the body and put it into the best possible condition for the development of the mental faculties, he put the child under such a course of treatment as the rules of physiology and hygiene suggested. This was persisted in, until the child was found to be greatly improved in every respect, and his condition so far ameliorated as to suggest that even the poor idiot was not beyond the reach of training and improvement in mind. Two other similar cases of children, blind and idiotic, were soon after treated by Dr. Howe, and with such favorable results that in 1845, after many private consultations with his friends, he resolved to address the public on the subject. Accordingly, Mr. Horatio Byington, then a representative from Stockbridge, moved an Order of the House, which was passed on

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

the 22d of January, 1846, for the appointment of a committee to consider the expediency of appointing commissioners to inquire into the condition of idiots in this Commonwealth, to ascertain their number, and whether anything could be done for their relief, and to report on the subject to the next General Court. The committee thus appointed did their work promptly and faithfully. About this time, a committee was appointed upon the same subject in the New York Senate; and, by a curious coincidence, both these committees, each acting quite independently of the other, and probably ignorant of the other's existence, made their respective reports on the 25th of March, 1846. The plan proposed by the New York committee provided for the immediate establishment of an asylum; but this was not adopted by the legislature until some years later. In Massachusetts, a commission was appointed by Governor Briggs, of which Dr. Howe was made chairman, and which, after two years' work, reported in 1848. This report of Dr. Howe on Idiocy, in a pamphlet of 150 pages, contained an account of a thorough investigation into the nature, causes, and various forms of idiocy, and a full statement of the condition and treatment of idiots in almshouses and private families in Massachusetts. It also gave information concerning what had been done in some of the best European schools established for children of this class. The tables appended to this report gave an account of the mental and physical condition, and (so far as they could be ascertained) of the hereditary tendencies of 574 idiots, and various measurements of the height, size of head and chest, conditions of body and manifestations of mind of these persons, compared with the average, in these particulars, of one thousand ordinary persons. This report led to a series of Resolves by the legislature, entitled "Resolves concerning Training and Teaching Idiots," which were approved May 8, 1848, and by which a sum not exceeding \$2,500 annually, for the term of three years, was appropriated for the purpose of training and teaching ten idiotic children, to be selected from those at public charge, or from the families of indigent persons in different parts of the Commonwealth, "provided

THE IDIOT SCHOOL ESTABLISHED.

that an arrangement can be made by the governor and council with any suitable institution now patronized by the Commonwealth for charitable purposes."

Agreeably to the spirit of these Resolves, arrangements were made by the governor with the trustees of the Perkins Institution for the Blind to do this work; the task was undertaken by Dr. Howe, and was done satisfactorily. In the meantime an institution had been incorporated and organized under the title of the "Massachusetts School for Idiotic and Feeble-Minded Youth"; and at the expiration of the three experimental years, the legislature doubled the appropriation by making an annual grant of \$5,000 a year to the new school. It soon became evident to all who examined the subject closely, that this institution was really doing a needful work which could not be done elsewhere, and that there should be a proper building to do it in. The legislature, therefore, in 1855, voted the sum of \$25,000 for such a building. Until then the work of the Idiot School had been carried on in uncomfortable and narrow quarters. It had been incorporated April 30, 1851, and the annual grant of the State was then increased to \$5,000, on condition that thirty poor pupils were there instructed without charge. It was some little time before the number was filled up. There had been but twenty up to the 1st of January, 1852; but two years later the trustees reported that they had "fulfilled all the conditions of the grant from the State." In 1855 the state grant of \$25,000 was made on condition that the friends of the institution should raise and contribute the sum of \$5,000 more, for the purpose of finishing the building. The trustees appointed a committee, consisting of Samuel Hoar, William Minot and Dr. Howe, to raise the money required, and they did so within the time specified. The trustees at first sought for some building which had been already erected for other purposes, and which, not being used or wanted, might be obtained for a lower sum than its original cost; but being unable to succeed in this plan, they purchased the site upon which the school now stands, and made arrangements for erecting a building, which was ready for occupancy early in October, 1856. It is near the water-side in

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

South Boston, and its situation is one of the pleasantest and most salubrious that any of the state establishments enjoy. It is less than half a mile from the Perkins Institution for the Blind, and like that, has enjoyed the daily supervision of its founder, who did not resign its direction until a few months before his death. The existence of the school was owing to Dr. Howe's efforts, more than to those of any and all other persons. For several years he worked almost alone (aided by his friend, Dr. Jarvis), and gave a large part of his time to the service of the school, where he was in daily attendance, and examined all candidates for admission. Dr. Howe prescribed the diet and regimen, the rules and regulations of the establishment, the discipline and exercises in the school and gymnasium, made all the examinations in person, kept the correspondence, and ordered all expenses. He also travelled much in search of pupils; visited other States, and brought before their legislatures the plan of having their idiotic children sent to this school. He spared no efforts to have the institution included within the circle of state charities, and labored in season and out of season to bring it up to its present condition of usefulness.

Up to January 1, 1855, the whole number of pupils had been but 113, of whom three-fourths had probably been state beneficiaries. In the year 1855 the average number of pupils was 39. Since 1856, the number of pupils has slowly increased, and the bounty of the State has been bestowed more liberally. From 1857 to 1860, both inclusive, the regular annual appropriation was \$7,500; in 1861, it was increased to \$9,000, and since then to \$12,000, \$16,000, and now \$20,000. It has received in all 548 pupils, and has done great good. It has rescued many children of merely feeble minds from the imbecility into which they had fallen through abuse or neglect or injudicious treatment,—children who were considered as idiots, and who would have sunk into hopeless idiocy, but for the help afforded at this School. It has given speech to some who were dumb, and who, if left without special aid and training, would have remained so. More than three-fifths of all the pupils of the School have been improved either phys-

THE RESULTS OF THE IDIOT SCHOOL.

ically, morally or intellectually, by their stay in the establishment. They have been put into a higher state of health and vigor; have been trained to the command and use of muscle and limb; to feed and dress themselves, and conduct themselves with decency and decorum. Their gluttonous and unseemly habits have been broken up. They have been trained to temperance, cleanliness and order, until these habits have become with them a second nature. Their powers of self-control have been strengthened, and they strive to make themselves less unsightly and disagreeable to others. Many of the pupils have been trained to habits of industry, so that they may at least be less burdensome to their friends and neighbors, or to the townships or communities by which they are supported. Their mental faculties and moral sentiments have been developed by lessons and exercises suitable to their feeble condition, and they have been raised in the scale of humanity. And now, besides this School, there are nine others of the same kind in different parts of the United States, supported mostly by funds raised from general taxation. There are to-day over eleven hundred feeble-minded children, who are receiving instruction in these institutions, and the work of training them is carried on by a number of able and cultivated persons, who have not only become interested in the improvement of their pupils, but labor zealously for the elevation of idiots as a class.

The Idiot School, like the Blind Asylum, is managed by a board of twelve trustees, in part chosen by the corporation, and in part appointed by the Governor of Massachusetts. It is now practically a state establishment, and has cost the state treasury in construction expenses \$54,000 since 1848, and in current expenses, about \$272,000. Its present superintendent is Dr. Edward Jarvis.

THE REFORMATORY SCHOOLS.

Like most of our public charities, the Reformatories of Massachusetts grew up gradually, from small beginnings, and with no very definite perception at the outset of the undertaking which was thus begun. The oldest establishment of this

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

class in the Commonwealth, and one of the oldest in the world, is the *Boston Asylum and Farm School*, for many years located on Thompson's Island, in Dorchester Bay. Originally, it was called the *Boston Asylum for Indigent Boys*; it was proposed in 1813, incorporated in 1814, and went into active operation at a time when the population of Boston was only about 40,000. It was not at first, nor is it now, technically speaking, a reformatory; yet from its very beginning it has served one of the chief purposes of a reformatory, namely, to restrain neglected children from vicious courses by a judicious system of education. In this work it had been anticipated by the *Boston Female Asylum*, founded in 1800, which has performed a like service for girls. In 1831, the funds of the Boston Asylum for Indigent Boys became so insufficient, that an appeal was made to the public to sustain the institution. About the same time the public were also urged to establish a "Farm School"; an earnest appeal on this subject having been put forth by Judge Jackson, Rev. Joseph Tuckerman, and others. As a result, the Island where the *Farm School* now is was bought in 1833, and a year or two later the boys at the Asylum in Salem Street were transferred to the new institutions, and the two charities were united in one, as they have remained to the present day. For more than forty years, therefore, the institution on Thompson's Island has existed in very nearly its present form. The first state reformatory in America, the Westborough Reform School, is an offshoot of this Farm School; the connection of the late Theodore Lyman with both being the prompting cause of the early success of the Westborough School.

It has sometimes been said that the practical reformation of prisons, according to the ideas of Howard, began in England; sometimes, in the Netherlands; and, sometimes, in the United States. However this may be, it seems certain that the first system of public reformatories for children originated in our own country.* The New York House of Refuge was the first essay of this kind on a large scale, and the benevolent genius

* The English "Philanthropic Society," by which the Red Hill Reformatory was established, in 1839, dates back to 1789; but this was not a public institution.

LIVINGSTON ON REFORM SCHOOLS.

of Edward Livingston first arrayed the arguments for a system of reformatory schools as a part of the penal code. In 1827, when the New York House of Refuge had been established for three years, and when those at Philadelphia and Boston were just opening, Livingston published his Penal Code of Louisiana, in which he thus laid down the true principle of dealing with young delinquents and neglected children :—

“The obligation rests on the community to be a father to the fatherless; to snatch the innocent child from the hands of depraved parents, and the orphan from the contamination of vice and infamy; and instead of harsh punishments, inflicted for offences which its own neglect of duty has occasioned, to remove their cause by the milder methods of instruction and useful employment. The place for the confinement of juvenile offenders, for these reasons, is to be considered more as a school for instruction than a prison for degrading punishment. . . . Vice is more infectious than disease: many maladies of the body are not communicated even by contact, but there is no vice that affects the mind which is not imparted by constant association; and it would be more reasonable to put a man in a pest-house to cure him of a headache, than to confine a young offender in a penitentiary, organized on the ordinary plan, in order to effect his reformation.”

These remarks, although made so long ago, are still applicable to the management of reformatories; and the principle here laid down has been acted upon by all who have since dealt with the matter. A few years later (1833), a German clergyman, Herr Wichern, of Hamburg, instituted at an old thatched cottage in the suburbs of that city (the *Rauhe Haus*) the “Family System” of training vicious children, which was an improvement on the practical methods of Livingston. In 1839, M. Demetz, then a high magistrate in Paris, withdrew from the bench in order to found a similar institution at Mettray, near Tours. This has since become so successful as to eclipse the fame of its model in Germany; its founder is dead, but his system continues, and Mettray now contains more than 700 boys. It has been, in turn, imitated at Ruyssede, Beernem and Wyngene, in Belgium;

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

in the "Dutch Mettray" of Holland; at Red Hill and elsewhere in England; and in this country at Lancaster, in Massachusetts, at Lancaster, in Ohio, in the Indiana Reform School, and in many other reformatories, public and private.

The first public reformatories in America were not established on the Family System, and these old establishments have never really adopted it. They were opened before 1830 in three of our largest cities, and were either supported or materially aided by the city governments. The first in order of time was the New York House of Refuge, opened in 1824, and now located on Randall's Island. The second was the Boston House of Reformation, which was modelled after the New York House of Refuge, and was authorized by the General Court in 1826. In the following year the city gave it permission to use the buildings erected for a house of correction at South Boston, and they were opened for the reception of children in June, 1827. Both boys and girls were received, as is the custom now, but the number of girls was small in comparison, never rising above a quarter part, and sometimes falling below a fifth part of the whole, during the first ten years of the institution.

The fortunes of the Boston House of Reformation have been varied; it being sometimes in high esteem as a place for educating neglected children and preventing crime, and at other times under censure. The first permanent superintendent, Rev. E. M. P. Wells, was censured in 1832-3 for regarding too little the education of his pupils. In 1831 an effort had been made (on the memorial of R. W. Emerson, then a member of the Boston School Committee) to change the House of Reformation into a Farm School; but no result seems to have followed. In 1833, the building occupied being taken for its original purpose,—a house of correction,—the children were removed temporarily to Fort Warren. They were then brought back and placed in the wing of the House of Correction; but this proving a bad locality, in 1834-5 another building was provided at South Boston, in which the pupils were separately instructed and employed until 1841, when the House of Industry and the House of

THE STATE REFORM SCHOOL.

Reformation were united under one government at South Boston. After the building of the City Almshouse at Deer Island, in 1851, a branch of the House of Industry was established there; and finally, in 1858, the whole institution, together with the House of Reformation, was removed from South Boston to Deer Island. During a portion of the last forty years, another institution, the Boylston Asylum, or School for Indigent Boys, has likewise been connected with the House of Reformation, but not for some years past.

The House of Reformation at present contains more children than were ever united in it and the Boylston School; although it is now mainly, if not exclusively, devoted to the reception of Truants, under the truant law of 1862. The average number for the past ten years has been nearly 300, and the average annual cost from \$40,000 to \$50,000.

THE STATE REFORM SCHOOL AT WESTBOROUGH.

The Farm School, at Thompson's Island, may be regarded as the parent of the Westborough School. Mr. Theodore Lyman, whose benevolence stimulated our legislators to the establishment of the Reform School, and who himself selected the spot where the institution was afterwards built, had been for some years president of the board of managers of the Farm School, and had thus been led to consider the necessity of a fuller provision for neglected children and juvenile delinquents. Whether his plan for a State institution (as developed in his letters to Mr. A. D. Foster, written in 1846, though first published in 1859), was formed before any legislative action, does not appear; but no sooner had the General Court of 1846 taken steps in the matter, than Mr. Lyman hastened privately to offer his contributions and his counsels to his friend, Mr. Foster, who was one of the commissioners appointed. The shape which the plan took was due very much to these benevolent proposals of Mr. Lyman, by whom the new institution was liberally endowed.

The whole subject was brought before the General Court early in 1846 by a petition from many magistrates and citizens, among whom was Chief Justice Shaw, asking for the

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

creation of a "State Institution for the Reformation of Juvenile Offenders." A committee, of which the chairman was Mr. E. Rockwood Hoar, of Concord, was appointed to consider the matter. This committee issued a circular, dated February 20, 1846, containing nine questions in regard to the general subject. The answers received from many citizens in this and other States, convinced the committee, and through them the General Court, of the necessity of establishing such an institution as was asked for. Accordingly, by a Resolve of April 16, 1846, the governor was authorized to appoint three commissioners, who should purchase land for "the erection of a State Manual Labor School." They were further directed "to procure plans and estimates for the buildings necessary," "to prepare and mature a system for the government" of such a school, and "to ascertain what laws would be necessary and proper to put the same into successful operation." The commissioners named were Alfred Dwight Foster, of Worcester, Robert Rantoul, Sr., of Beverly, and Samuel H. Walley of Roxbury. They made their preliminary report on the 12th of January, 1847, and by a Resolve of April 17, 1847, they were directed to proceed to the erection of the necessary buildings for three hundred boys. An appropriation of \$45,000 was made for this purpose, the farm in Westborough having been already purchased and paid for out of the first donation (\$10,000) of Mr. Lyman. A second donation of \$10,000 was offered by Mr. Lyman to aid in carrying on the school.

The sum appropriated by the Legislature was found to be insufficient, and the further sum of \$21,000 was appropriated to finish the buildings, which were begun in the latter part of June, 1847. They were so far completed by the first of November, 1848, that the school was opened on that day. Up to December 1, 1848, twenty-three boys had been admitted. The buildings were dedicated December 7, 1848, on which occasion an address was made by Judge Washburn, since governor of the Commonwealth. The buildings first erected were intended for only three hundred boys, and it was not the opinion of Mr. Lyman, or of the first commissioners, that

THE ENLARGEMENTS AT WESTBOROUGH.

more than this number should be received. At the end of the first year, however, there were more than three hundred boys, and they continued to increase until 1858, when six hundred and thirty-nine boys were at one time congregated there. To receive a number so large, it had been found necessary to double the original dimensions of the structure. This was done in 1852-3, and the new building was dedicated on the 3d of November, 1853. About the same time the farm, originally containing 181 acres, and increased by Mr. Lyman's second purchase, was still further enlarged by the purchase of twenty-nine acres more, so that in 1858 it contained 283 acres.

It does not appear that the policy of making these successive enlargements was seriously opposed, though there were many, including Dr. Howe, who distrusted it. In August, 1859, however, the public attention was forcibly called to the matter by the burning of the additions made in 1852, which, with some parts of the original structure, were entirely destroyed by a fire set by one of the pupils of the School. At the time of the fire, the number of pupils was no less than 572. It so happened that an extra session of the Legislature had been called, to meet in Boston early in September. At this session the condition of the School was laid before the members by Governor Banks, in a special message, dated the 7th of September, 1859, in which he recommended that a portion of the building should be rebuilt, but that no attempt should be made to provide room for more than two hundred boys in one building, and that a separate school should be established for the training of young offenders as seamen. The committee of the Legislature, to whom the message was referred, agreed in the main with its suggestions. Their report, written by Hon. Martin Brimmer, recommends that no more than two hundred boys be lodged in the main building, but that detached houses be established for family schools, each house to contain no more than thirty pupils, and the number of detached houses not to exceed five. "They would thus limit the whole number in the institution to three hundred and fifty, at the utmost;" and they ex-

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

pressed "the unanimous opinion that if, now or hereafter, more need to be provided for, it should be done elsewhere than at Westborough." Accordingly, the succeeding Legislature appropriated the sum of \$30,000, to rebuild such parts of the old structure as were needed under the new policy, and to put up and build detached houses enough to receive about one-third of the boys. This appropriation was large enough to complete the "family houses," and these detached buildings, three in number, contain at present eighty-four boys, while the main building contains nearly three hundred.

The site of the buildings was selected by Mr. Lyman himself. They stand on a slightly eminence, near a small lake, known as Chauncy Pond, about two and a half miles from the railroad station in Westborough. The main building, which is substantially the same as that erected in 1847-8, is of brick, and is built around a quadrangular court, which serves as a yard and play-ground for those boys who occupy this building. Under a Resolve of 1875 the Trustees are now building a large extension of the present structure upon much of the ground covered by that portion of the great building which was burnt in 1859. The original building was arranged for confinement and labor, as well as for instruction; it contained, and still contains, dormitories in which the boys are locked up at night, and cells where they are confined in the daytime. All the doors are kept locked, the windows are grated, and many precautions are taken against escapes. In the wings are the workshops, of which the chief one is for chair-work; and in these labor for a certain number of hours is required of the boys. The division of time, established in 1848, was: for labor, six hours; for school, four hours; for sleep, eight and one-half hours, and four and one-half hours for devotional exercises, incidental duties and recreation. Mr. Lyman, in writing to the Commissioners in 1846, said: "The general business of the school will be agriculture; but, in the winter months, more time will be given to the instruction of the boys, not only in the com-

THE FAMILY SYSTEM.

mon branches of education, but, it may be, also, in some mechanical trades."

The labor now in use at the School is partly mechanical and partly agricultural. Those who live in the three detached houses, or "families," pay more attention to farm and garden work, and less to mechanical employments, than those who are under restraint in the main building.

The Family System, where it can be employed, is no doubt the best. Under it, kind watchfulness is substituted for prison discipline. Institutions of this sort are in no sense prisons, and consequently the long catalogue of prison offences is not kept in them, while the rewards and punishments in use become essentially different. Now, up to the burning of the Reform School, in 1859,—a most fortunate conflagration,—its pupils were in all essential respects prisoners. They might be trusted outside the walls, but so are convicts; they might be, and were, taught many useful things, but so are convicts. Indeed, by the original law, their sentence to the Reform School was an alternative one; that is, in lieu of a commitment to a House of Correction, Workhouse or Jail, the boys were committed to the Westborough School for a longer period, but frequently for no more than a year. This was an error of which the evil results soon began to be seen. The boys regarded the school as the magistrates did,—it was a prison to them, and they sought to escape from it. They tried to exchange their long sentence for a shorter period at the county prison, and to do this, they would commit crimes which otherwise would not have been thought of. The boy who set fire to the building in August, 1859, did so in the hope of being sent to the House of Correction. Certain boys, severely punished by imprisonment in 1860, were contumacious, because they hoped to exchange their place of imprisonment by showing a temper such as demanded the discipline of a House of Correction. The Trustees had not failed to represent the mischievous working of the plan of "alternative sentence," and were particularly earnest in their recommendations on this point, in their report of October, 1859, when so much light had been thrown on the whole matter by the events of

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

the August preceding. They had already, on the 2d of September, in a report to the Governor, advised that in rebuilding the house, better provision should be made for classifying the boys inside the walls, and that outside, a Farm Department should be established, on the family system. "Thus," they say, "the congregated and the family systems may be perfectly and advantageously combined." This perfection has not yet been attained.

The Legislatures of 1859 and 1860 abolished the alternative sentence, and decreed that boys should not be received above the age of fourteen; they also established the School Ship, or Nautical Reformatory, which was expected to receive the older and more unmanageable boys, and they provided for the building of separate houses outside the walls. In 1860, the discussion on the removal of the Trustees, who were supposed to be less friendly to the Family System than public opinion then demanded, gave the required occasion for the inauguration of a new policy.

The Family System was therefore initiated at Westborough, with the intention of carrying it out as fully as possible in after-years. Instead of this, however, nothing further has been done than to build the three family houses above mentioned, which were all completed and occupied before the establishment of the Board of Charities in 1863. At the same time the Nautical Branch of the State Reform School was organized in the School Ship "Massachusetts," and continued to grow from 1860, when it was opened, till September, 1869, when it contained nearly as many boys (270) as the Westborough School did (295). From that date the number in the Nautical Reform School diminished, under the policy adopted by the Board of Charities, and confirmed by the Legislature, until, in 1872, it was abolished, and its few remaining pupils transferred to Westborough. Since then, all thought of extending the Family System there seems to have been laid aside, and the Trustees of the Westborough School have returned to the policy which prevailed before 1860. If the buildings now partially constructed are completed according to the present plans, the whole edifice will

COMMITMENTS AT WESTBOROUGH.

contain about 450 boys, and will probably be filled up before many years. The outside family houses will contain but little more than 80 boys, but the whole number at Westborough might then go up to 530, or nearly as many as before the fire in 1859. The limit of age having been changed from 14 to 17 years, the age of the pupils is also several years higher than in 1863; for the younger boys now go directly into families from the courts, or are sent to the State Primary School at Monson. This fact makes the Family System less feasible at Westborough than it once was.

The laws regulating commitments at the State Reform School have been frequently changed since its opening, in 1848. Originally, any boy, convicted of any offence, except such as are punishable by imprisonment for life, might be sentenced to the School by any court or justice; and this sentence was to be alternative, *either* to the Reform School, *or* to such other punishment as previous laws imposed. They were not allowed to be sent, however, for less than one year, nor for longer than during minority; but the trustees might discharge a boy at any time. This very general power of commitment was soon found to be abused. It was too easy to get a boy sent to Westborough, and, there being no charge for board imposed on the town from which he came, nor on the friends of the boy, it was common for boys to be committed whose only offence was their dependent condition, and who ought to have been provided for in other ways. Accordingly, in 1856, an Act was passed giving the trustees discretion to assess the cost of support on towns and relatives in the same way that the cost of prisoners had been assessed. In 1859, another Act was passed requiring towns, where any boy had a lawful settlement, to pay fifty cents a week towards his support at the Reform School, so long as he should remain there. Hardly had this Act been tried, than it was found practically inoperative, because so many of the boys had no lawful settlement in any town, or, at any rate, a doubtful one. In 1859, therefore, it was enacted that the town where the boy *resided* at the time of commitment should pay the sum assessed. This provision was incorporated in the Gen-

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

eral Statutes of 1860, and is now in force. It had a tendency at first to diminish the number of commitments to Westborough, but has no such effect now, it being cheaper for a city or town to pay fifty cents a week there than to support the boy in an almshouse, truant school or city reformatory. Another mode of reducing the number of commitments was to diminish the list of committing magistrates. At first, when any justice of the peace could commit, there were several thousand such magistrates. This number was reduced by the law appointing trial justices, but in 1859 was still found excessively large. Accordingly, in that year, a law was passed confining the power of commitment to the superior and probate courts, to which all trial justices and police judges were required to transfer such offenders as in their opinion were punishable by a sentence to the Reform School or the Nautical Branch. Within a few years, special justices to try juvenile offenders have been appointed by the Governor, and commitments are again increasing. Up to 1863, no change had been made in the age of boys committed, although—the "alternative" sentence being done away, and the School Ship established in 1859, expressly to receive the older boys—the age of admission at Westborough had practically been reduced very much. The present law allows boys between the ages of 7 and 17 to be sent to Westborough, where now the average age of the boys committed is about 15 years, or nearly four years greater than it was in 1860.

The government of the State Reform School is vested in a board of seven trustees, appointed by the Governor; they hold office for five years, one, and sometimes two, being appointed each year. The trustees elect the superintendent and confirm the appointment of his subordinate officers. There have been seven superintendents in twenty-eight years, each having an average term of four years in office. The present superintendent, appointed in 1874, is Mr. Allen G. Shepherd. The cost to the State of the land and buildings at Westborough has been about \$220,000, besides which about \$62,000, given by Mr. Lyman, was expended in construction;

STATISTICS OF THE REFORM SCHOOL.

making a total cost of \$280,000, which will be increased, when the additions now making are completed, to something like \$400,000. The sum paid by the State for the current expenses at Westborough has been \$1,066,000, or, adding the income derived from the fund given by Mr. Lyman, something more than \$1,100,000 in 28 years. Of this, however, probably \$150,000 has been reimbursed by the towns and cities, and as much more from the earnings of the pupils. The average number of these pupils rose from something more than 100 in the first year (1848-9) to 590 in 1858; then fell gradually to 268 in 1862; rose once more to 326 in 1866-7-8; then fell to 266 in 1872, and has since risen to 336 in 1875, and to 350 in the early part of 1876. Probably the constant average number since the school was opened in 1848 has not been far from 350, and the net weekly cost of each boy during that time about \$2, or \$100 a year.

The whole number of different boys committed to the Westborough School, up to October 1, 1875, was a little more than 4,500,—nominally, 4,512,—of whom nearly 3,000 were committed in the first fourteen years, or up to January, 1862. The number committed in the latter half of its existence, 1862-1876, has been but little more than half as many, or something above 1,500 boys. The largest number of commitments seems to have been in 1858,—271; the smallest in 1860,—only 26. Since 1865, when 100 boys were committed, the yearly number has been less than that but once, in 1870, when only 97 boys were committed. The average annual number of commitments for five years past has been about 125; for the whole 28 years, about 160. Of the 4,512 boys committed before October 1, 1875, 353 were then residing in the School, and 4,159 had been discharged or allowed to go forth. But of these 68 had died at Westborough, so that only 4,091 boys were to be accounted for as reformed, improved or incorrigible. Only 3,067 of this number (about 75 per cent.) have been heard from by the authorities since leaving Westborough; of whom 1,996 are recorded as good members of society (not quite two-thirds of those heard from, and less than half of those who have gone

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

out); while 432 are known to be bad, and 563 doubtful, members of society. Of those heard from, 256, or eight per cent., are known to have been in prison, 130 were sent back to Westborough by the courts, and 372 were returned by their masters or guardians for bad conduct. The Trustees ordered back 102 more for having left their places, and 188 returned voluntarily from their places. Those who are known to have remained during the whole term of their indenture (out of 1,831 indentured or placed on trial in families), were but 342, or a little more than one-sixth. Of the 4,091 who have left Westborough, 583, or one-seventh, have served in the army or navy,—most of them during the civil war.

It should be stated, however, in qualification of the above statistics, that 74 of these 4,091 boys were rejected as unfit subjects for the Reform School; 66 were remanded to their alternative sentence in a prison; 174 were transferred to the School Ships; 17 were pardoned or discharged by the courts; three were sent to a lunatic hospital; nine to prisons; 16 to the State Primary School; and 117 escaped from Westborough, and were never brought back. By these different processes of discharge, 476 boys are accounted for, of whom, however, it is doubtful if more than half turned out well. There were 324 more boys discharged from the School on the expiration of their sentence, all of them before October, 1863.

Out of the 3,250 boys allowed to leave Westborough before the end of their sentence (which has generally been during their minority, or until the age of 21), only 1,831 have been indentured or placed with families other than their own, while about 850 have been discharged "on probation" to their parents or other friends. Most of the latter have probably gone back to the localities whence they were taken when arrested; though such is the migratory nature of the parents of many young delinquents, that they may have changed their residence once or twice since the arrest of the boy. Of the 1,831 indentured or placed out, 1,552 were placed in Massachusetts, 86 in New Hampshire, 22 in Connecticut, 20 in Maine, 16 in Vermont, 8 in Rhode Island, 10

STATISTICS OF THE REFORM SCHOOL.

in New York, and nine only in the Western States. Of the whole 3,250 allowed to go out before the expiration of their sentence, something more than half (1,686) are reported as having been visited by officers of the School, or by the State Visiting Agent. Those who have themselves revisited the School (out of the whole 4,091) are 593, or a little more than one in seven.

On the first of October, 1875, the sentences of about 1,100 of the whole number committed (4,512) had not expired; and 763 of these boys were outside the Reform School. The whereabouts of only some 400 of these 763 boys are definitely known to the authorities, but a considerable number of them are in prison,—among them Jesse Pomeroy, now awaiting death under sentence of the court for murder. Many others have proved as incorrigible, though not so conspicuously so, as the Pomeroy lad; and it seems probable that no less than a tenth part of all the boys who leave Westborough become habitual criminals, at least for a few years. Of those actually reformed and saved, the number can only be estimated, but it probably exceeds fifty per cent., and may even reach seventy per cent. of the whole number. The rest remain in an intermediate condition between honesty and vice.

THE NAUTICAL REFORM SCHOOL.

It may be well here to narrate briefly the history of the experiment, which did not prove very successful, to carry on a School Ship or Nautical Reformatory in connection with the State Reform School at Westborough. Such an establishment, as already mentioned, was created by Act of the Legislature in 1859, during the administration of Gov. Banks, who, in a message relating to the Westborough School, soon after the fire of 1859, proceeded to recommend the establishment of a School Ship. Previous efforts for the same object had failed in 1856 and subsequently; but the occasion was now favorable, and the joint committee to whom the matter was referred reported warmly in support of the measure. The success of the English School-frigate "Akbar," at Liverpool, was cited in favor of the experiment, which was sup-

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

ported by the merchant-shippers of Boston. The commissioners appointed under the Resolves of 1859 to provide such a ship, were Messrs. B. C. Clark, of Boston, William T. Davis, of Plymouth, and Charles W. Upham, of Salem. They attended at once to their duty, and purchased two vessels, one a ship, the "Rockall," and the other a schooner, the "Wave," which was to serve as a tender to the ship. It proved, however, that the tender was a useless expense, and in 1861 she was sold for less than cost. The "Rockall" was purchased for \$12,000; the alterations, furniture, etc., necessary to fit her for the use of the school, and the expenses of the purchase and outfit of the "Wave," were so great that the total cost of the two vessels, as delivered to the trustees of the school on the 5th of June, 1860, was \$29,054. This was increased in the next ten years, until the whole cost of the School Ships, up to their sale in 1870 and 1872, was about \$75,000 for the vessels and their outfit. The estimate of the legislative committee had been but \$20,000; the appropriation granted was \$28,000. The amount received for the two ships, the "Massachusetts" and the "George M. Barnard," when sold, was about \$20,000; so that the net cost to the State for what in other establishments would be called the "construction account" was about \$55,000. Besides this, the State paid in current expenses during twelve years \$442,000, or an average of nearly \$37,000 a year. Of this aggregate sum, something more than \$50,000 was reimbursed by the cities and towns; but the boys on board the School Ships earned nothing, while the average weekly cost of supporting them during the twelve years was about \$3.62, or nearly \$180 a year. The average number rose from 50 in 1860 to 285 in 1867, and then fell to 100 in 1872, when the institution was abolished,—the constant average number during the twelve years being 180. The whole number of boys committed by the courts or transferred from the Westborough School was about 2,200, of whom 2,062 were committed by the courts. So many of these had previously been at Westborough, or afterwards went there, that the whole number of different boys in the two establishments has not probably

THE STATE REFORMATORIES.

exceeded 6,400, and perhaps was no more than 6,000. Among upwards of 2,000 boys who were on board the School Ships, first and last, it is not probable that more than 700, or one-third, went to sea at all upon their discharge (although trained to be sailors), and not more than half of these became good sailors. About two-thirds of the boys were discharged upon land, and the record of their after-life, had it been accurately kept, would have been less favorable than that of the Westborough pupils. It finally became a question whether the School Ships were not doing more harm than good, by the opportunities they gave for corrupting the less hardened offenders by association with the worst boys; and for this reason, and because of its great cost, the Nautical Reformatory was finally given up. Nor is it probable that any such experiment will again be tried. The intentions of those who founded and managed it were good, but its results were, at best, very unsatisfactory. It was governed by a board of seven trustees, who appointed a superintendent; and the process of commitment to it was similar to that at Westborough, except that the boys sent were generally older, and were committed for more serious offences.

THE STATE INDUSTRIAL SCHOOL AT LANCASTER.

As early as 1846, when the first steps were taken towards establishing the State Reform School, a question was raised whether such an institution should not also include girls who had fallen, or were exposed to vicious courses. The commissioners then decided in the negative, because they were unwilling to manage boys and girls in the same school. But, no sooner was the success of Westborough assured, than philanthropists began to call for a similar school for children of the other sex. Accordingly, in 1850, the General Court provided for the appointment of three commissioners "to inquire into and report the most approved, economical and efficient method of conducting Reform Schools for Girls." The gentlemen chosen for this work were Messrs. William Appleton, Joseph H. Billings, and George W. Campbell, who, on the 5th of March, 1851, made their report to the House of Rep-

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

representatives. After stating the result of their inquiries, they expressed the opinion that such an institution, if established in Massachusetts, should provide, not only for girls convicted of crime, but for those in need of guardianship and control; and, moreover, that the aim should be to place such girls, as soon as possible, in reputable families, and under domestic influences. The substance of their report went to show that such provision was better than a great institution where the girls should be retained for a considerable time; and such was the clear and forcibly expressed judgment of Dr. Howe, who was consulted then and afterwards in the matter. The State, however, was not prepared to adopt this policy, and nothing further was done until 1854, when the Legislature passed Resolves appropriating \$20,000 "for the establishment of a State Reform School for Girls, similar in purpose to the State Reform School for Boys at Westborough." This money was not to be paid until an equal amount had been raised by private subscription. When this should be done, the Governor was authorized to appoint three commissioners "to select and determine the location, and prepare plans and estimates of the buildings necessary for the institution, and a system for its organization and government, to be submitted to the next legislature." These Resolves were approved by the Governor April 12, 1854, and the work of collecting private subscriptions was begun at once. Early in October the required sum of \$20,000 had been raised, and three commissioners, Messrs. John H. Wilkins and Henry B. Rogers, of Boston, and Francis B. Fay, of Lancaster, were appointed to carry out the purpose of the Resolves. They acted promptly, and in January, 1855, reported plans and estimates for four buildings, to be arranged on the Family System, at a cost of \$10,200 each. These houses were to be built of brick, and to contain accommodations for thirty girls in each; they were to be placed on a farm containing not less than forty acres, and were to be used "for the instruction, employment and reformation of exposed, helpless, evil-disposed and vicious girls." The Legislature of 1855 empowered the same commissioners to purchase land and erect buildings; and they

THE LANCASTER REFORMATORY.

accordingly purchased a farm of more than a hundred acres, in the pleasant town of Lancaster. For the land and buildings on it, they paid \$10,725; and for an additional sum of about \$4,000, they fitted up a large brick house upon the estate for one of the family schools. They also built two new houses at a cost of about \$12,500 each, and thus brought the expenses of land and buildings within the sum of \$40,300, which was at their disposal. An appropriation of \$5,000 was made by the State to furnish the buildings, and they were ready for occupancy on the 27th of August, 1856. They were dedicated on that day with appropriate ceremonies, ex-Governor Boutwell delivering the customary address. Two days after the first pupils were admitted, and on the first of October, 1856, there were 12; a year later there were 92, and the buildings soon became crowded. In 1859, an appropriation was made by the Legislature for a new brick house, which was completed and occupied in 1860, at a cost of \$9,728. In 1858 a small purchase of land had been made, and in 1861, the Stewart Estate, adjoining the school, was purchased for \$2,543. It contained about thirty-five acres of land, and had on it a good wooden house, which was fitted up and furnished for a family of twenty girls, at an expense of about \$3,000. A small church had been purchased in 1856, and moved to the centre of the grounds, at a total expense of about \$2,000. The institution includes at the present time, therefore, the following buildings: The Stillwell Mansion House, the two Family Houses of 1856, the Chapel, the Family House of 1859, and the Stewart House,—all used for the purposes of the School; and in addition, the house and barn of the superintendent, the house and barn of the farmer, and four other barns or outbuildings. In all, therefore, there are fifteen detached buildings at this institution, instead of a few great structures.

These buildings have a capacity for about 130 girls, with the matrons, teachers and domestics necessary, although at some times 150 have occupied them. They have cost with the land, furniture and improvements up to this time not far from \$90,000; while the State has paid for current expenses

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

during the past twenty years not far from \$375,000, or an average of about \$19,000 a year. The average number of girls maintained at Lancaster has varied from 50 in the first year to 145 in 1870; in 1874 it fell to 93, and in 1875 to 85, but at present it is nearly 120, and will probably exceed that number in 1876. The constant average for twenty years has been not far from 120, and the average weekly cost something less than \$3, or above \$150 a year. The whole number of girls received has been 920, of whom about 120 now remain in the school, and nearly 90 are in families under indenture. Of those discharged from the institution before October 1, 1875 (800 in all), 65 had been discharged as unsuitable subjects for the school; 46 to go to hospitals or to their friends, being ill; 70 were given up in good health to their parents and friends; 24 escaped either from the school or from their place of indenture; 12 died at the school, and 498 served out their sentence or their term of indenture. It is known that more than half of these discharged girls afterwards lived respectable lives; but it is not known with any accuracy how many led bad lives, or how many were, strictly speaking, reformed. It will be noticed that the whole number of girls committed is less than one-fifth of the number of boys committed to the two State Reformatories, in the same period of nineteen years. The average age of the girls committed in 1875 was about 14½ years. Ten years ago the average age at admission was but about 13 years. The average period of detention at Lancaster is from 2½ to 3 years; but not a few of the pupils remain until they are twenty or even twenty-one.

The number of the trustees of the Lancaster School was originally seven, as at Westborough; it is now ten, of whom three are women. The superintendent is a man, but the other officers and employés, except the farmer, are all women. The pupils now live in five family houses, and each house contains a matron and assistant. There are three graded schools, with teachers, who are women. The current expenses of the school, in 1875, exceeded \$25,000, or more than the average annual cost.

PRIVATE REFORMATORIES.

The largest private reformatory in Massachusetts is the Roman Catholic *House of the Angel Guardian*, in Boston, containing some 200 boys. Other private reformatories are increasing, but are not yet numerous, although there are many Orphan Asylums and Schools for poor children, which, in some degree, perform the office of Reformatories. Of such a description is the Boston Female Asylum, which was founded in 1800; and to this class belongs also the Industrial School for Girls, at Dorchester. An instance of a private reformatory, strictly speaking, is that established in 1864 at Pine Farm, in West Newton, by the Children's Aid Society. The buildings there are large enough for thirty boys, and they usually contain about that number, who are taken from the Suffolk Jail, from the streets, etc., in Boston. They are taught in books and in work, and, after a brief residence at the School, are indentured or given in adoption. A similar institution has been opened in Salem, for vicious and neglected children in that city. It was founded by the bequest of Miss Caroline Plummer, nearly twenty years ago, and now possesses a fund of many thousand dollars; it is also supported, in part, by the city of Salem. The Reformatories at Lowell and Lawrence are municipal institutions, like the Boston House of Reformation; that at Lowell is thirty years old, that at Lawrence has been opened but a few years. The Truant Schools in other cities are a species of local reformatory. The State Visiting Agency, which is a valuable auxiliary to the public reformatory system of Massachusetts, will be described in connection with the State Primary School at Monson.

The Asylum for Discharged Female Prisoners at Dedham, opened in 1864, is a private reformatory for adults. Properly speaking, it belongs to the same class as the Female Refuges of England and Ireland, and should be reckoned as an auxiliary of the prison system, like those. It does a good work, which ought to be extended as fast as possible.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

THE STATE ALMSHOUSES.

It has already been explained, in the early part of this Report, how the class of dependents known as "state paupers," originated in Massachusetts. Before 1792, in which year we find the payments for this class first separately given (the amount being \$6,639.54), the rudiments of our present system already existed by legal enactment, with the exception of the comparatively new feature of state almshouses. We had state paupers, an alien passenger law, and a law for removals, all indispensable parts of a thorough system of state support for the poor. In the next forty years, as we have seen, the number and cost of the state's poor greatly increased; and there was shadowed forth in various official reports, from 1820 to 1833, the policy of state control, state almshouses, separation of families, and discontinuance of out-door relief, which was finally adopted in 1852, under the pressure of foreign immigration. The law and custom then was, that the towns should support the state paupers, and receive partial reimbursement from the state treasury. Under this usage, the state pauper expenses from 1831 to 1840, both inclusive, were \$493,414, or about \$50,000 a year, besides the cost of the State Lunatic Hospital; and from 1841 to 1851, were \$706,687, or upwards of \$70,000 a year, besides the expenses of the various charitable institutions where many state paupers were supported. It should be remembered that for several years previous to 1850, only a part of the cost for their support was paid from the state treasury. In 1850, Governor Briggs laid before the General Court a statement, by which it appeared that in eleven years, 1837-48, \$895,706 had been paid to support state paupers, of which the State's share was \$644,454, and that of the towns, \$251,252. This is at the rate of over \$80,000 a year for the whole time. During the same period the state paupers increased in number from 4,846 in 1837, to 9,431 in 1848, or nearly 100 per cent.; while the town paupers scarcely increased at all. The increase in foreign-born paupers was still more noteworthy. From 2,870 in 1837, they rose to 7,413 in 1848; that is to say, they nearly trebled.

The increase in population during the same period was about thirty-three per cent. According to another statement, the sum paid by the State for its paupers between 1848 and 1854, both inclusive, was \$515,626, or an average of \$103,125 a year; their number, meanwhile, having increased from 9,431 in 1848, to 16,154 in 1851, and then falling to 14,831 in 1853. It is probable that these figures are not exact, but they represent well enough the general condition of things.

Alarmed by these facts, the General Court, in 1851, established a Board of Alien Commissioners, one of whose duties it was to examine and correct the pauper accounts sent in by the towns. They discovered that no less than \$22,331 of the sums claimed by the towns in one year were not justly due; and they reduced the number of genuine state paupers to 10,267. But a more thorough and permanent relief was sought, and in 1852 the necessary measures were taken by the General Court. On the 30th of April, 1852, a committee of the Senate and House reported in favor of the establishment of three State Almshouses, and the repairing of the buildings on Rainsford Island for a pauper hospital. This report was written by Judge Warren; it is brief and direct, treating the question as one which no longer needed argument, but action. It gave this statement, in view of which the new system was adopted:—

“The actual cost to the people of the Commonwealth for the year 1851, for the support of paupers having no legal settlement among us, was nearly \$212,000. This sum includes the amount paid from the public treasury, the support of such paupers by towns where no allowance was made to them therefor, and the difference when such allowance was made between the sum allowed and the estimated cost of the support afforded. The whole number of such paupers applying for aid in the year 1851 was 10,267, of whom 8,527 were foreigners or born of foreign parents, and the average number in our almshouses and hospitals throughout the year was between 2,000 and 2,400.”

In January, 1853, the Almshouse Commissioners reported that they had decided on the location of the three farms, which were to consist of 143 acres (at Tewksbury), 145 acres (at

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

Bridgewater), and 172 acres (at Monson). They also decided to build the State Almshouses of wood, and made contracts for building them large enough to contain each five hundred inmates; and they had nearly completed the repairs at Rainford Island. The sum total of expenses incurred by them had then been about \$125,000. Their appropriation was about \$105,000; so that they had overdrawn their account nearly \$20,000. In fact, before the almshouses were completed, they had cost \$220,000; and they have now cost upwards of \$500,000, or more than four times what was originally intended. The "construction account" of the Tewksbury Almshouse alone is now more than \$250,000. They were opened for the reception of the state poor in May, 1854.

The first effect of this application, of what in England is termed "the workhouse test," was to increase the apparent number of the state paupers. In 1848 the whole number for whose support the State paid anything to towns and cities was about 9,000, and the average number about 2,300; * but in 1853 the whole number had been reduced to less than 6,000, and the average number to about 1,900. In 1855, however,—the first complete year of the new almshouses,—the apparent whole number ran up to more than 7,500, and in 1858 it touched 9,000 again, while the average number rose from 2,200 in 1855 to 3,300 in 1858. This disheartening and paradoxical result was due to several causes, the chief of which was a lax administration of the laws, and the fact that until 1854 the State had paid only for such persons as were unable to perform any labor. The addition of the partially able-bodied no doubt increased the number by at least ten per cent., and in exceptional years, like 1858, perhaps twenty per cent. But with that year a salutary change began in the supervision of the poor-law administration, the influence of which has been increasingly felt up to the present time, and will long continue to benefit Massachusetts.

* The sum actually paid by the State towards the support of these persons for some years preceding 1852 was a mere pittance,—only forty-nine cents a week for adults and children over twelve, and only twenty-eight cents a week for children under twelve; the average weekly payment for both classes being about thirty-nine cents. At that time the actual cost to the towns was just about *three times* as much, or one dollar and eight cents a week.

THE STATE PAUPER SYSTEM.

The law of 1852 had been drawn up and carried through the Legislature by Judge Warren with little opposition, so pressing was the need of some measure of the kind, and so clear and conclusive were the arguments of that distinguished magistrate.* But in the six years that ensued, amid the natural friction of new laws and new powers of administration, the state almshouse system fell into great disrepute, and needed more than any part of the state government the guiding hand of an able and public-spirited man. Such a man was found in Henry B. Wheelwright, who from 1858 to 1868 (as chairman of the Alien Commission until October, 1863, and then as a General Agent of the Board of Charities) rendered arduous and valuable services. Under his vigorous measures the State Almshouses soon ceased to be asylums for the paupers of other States and of the towns of Massachusetts. The average number fell from 3,300 in 1850 to scarcely more than 2,100 in 1859, and to less than 2,000 in 1860. At the same time greater efficiency and humanity were introduced into all departments of the administration; the cases of tens of thousands of poor persons were patiently investigated, and many were removed to their homes or to the care of friends without entering the almshouse. If admitted there, other investigations were made, and other thousands were humanely removed to the places justly chargeable with their support. Meantime the classification of applicants for relief, which could never be effected before 1854, and had been too much neglected afterwards, was in part provided for.

As developed under the Alien Commission and the Board of Charities, the state pauper system of Massachusetts included the following measures :—

1. A gradual extension of the laws of settlement so as to give the right of local relief to at least three-fourths of the poor properly resident in the State.

* After the creation of the Board of Charities for the general oversight of the charitable and correctional institutions of Massachusetts, Judge Warren was induced to take part as a member of the Board in the administration of the system of which he was the founder, and gave to this work a portion of his leisure, to the great advantage of the public.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

2. Support of the remaining number at the expense of the State, in establishments suited to the wants of the sick, the aged and the young children, with employment for such as could labor, and instruction for those who could profit by it.

3. The means of classifying the applicants for relief, so as to separate vagrants and persons chargeable to towns and to other States from those properly belonging to Massachusetts, as state charges; and of removing all except the last class to their place of settlement, or to some other suitable abode.

4. Classification of the state paupers themselves, so that those whose poverty was occasioned by vicious lives should undergo the restraint of a workhouse; and the insane be separated from the sane, in order to receive a treatment adapted to their condition; while children of the school age were either to be carefully taught in a state school or placed under supervision in good families of country towns. The sick were to have good hospital treatment, but the able-bodied, unless vicious, were not to be detained in almshouses.

5. Out-door relief for such as, on account of sickness, or for other sufficient cause, ought not to be sent to an almshouse; such relief to be furnished by the local authorities at the expense of the State.

6. Supervision of this out-door relief, and of the general management of the overseers of the poor; with regular reports from those officers to the State authorities in regard to the mode and cost of relieving the poor in the towns and cities.

7. Such relations with all the charitable institutions in the State as to facilitate the best disposal of all the subjects of charity with whom the State had to deal.

8. Such relations with neighboring States, and such restrictions on the introduction of paupers by land or sea, as would enable Massachusetts to receive all that properly belong to her, while forbidding to enter, or sending from the State, those who had no right to a support in Massachusetts.

At the end of nearly twenty years since this policy, initiated by Judge Warren, but first fairly inaugurated by Dr. Wheelwright, began to take uninterrupted effect, say in 1858, we have a right to say that it has been eminently successful. Almost immediately after it began, the trade of the whole country was thrown into confusion by the financial panic of 1857-8; and three years later the storm of civil war burst

RESULTS OF THE STATE ALMSHOUSE SYSTEM

upon us. Yet in spite of these and other natural tendencies of pauperism, so steady and so wise has been the action of public charity in Massachusetts, that large sums of money have been expended, though pauperism has actually been checked, as was shown on the previous page of this Report. The Board of State Almshouses properly claim that a large part of this result is due to the active and constant efforts of its members; since the system it recommended for this purpose did, so far as it could, have the general effect they were intended to produce. Before considering the establishment of this Board, let us notice more particularly what for the first thirty years (1854—64) were the operations of Judge W. B. Aldrich's Almshouse system.

With all its defects, which were many, and which have not yet wholly removed, this system, as pursued in the State Almshouses at Tewksbury, Monson and Bridgewater, has produced certain clear and obvious benefits. It has regulated and made manageable the great influx of pauperism which had been pouring into the Commonwealth for twenty years. It furnished the means, not of preventing, but of sifting and reducing what would otherwise have been a most formidable collection of helpless paupers drawn hither by the reputation of Massachusetts as a place thrown among us by chance. Such, in general, we may say. If we descend to particulars, we find that financial results are superior to the old method of town support. It appears from the returns of the towns year after year, that while the investment in almshouse property is fourfold that which would have been made, they still do not, as a whole, maintain the pauper cheaply or so comfortably. The average cost of supporting a pauper in a town almshouse was in 1864 \$1.50. In the State Almshouses, by the most extravagant comparison, if Rainsford Hospital is reckoned as an almshouse, it is short of \$1.50. In 1875, while the cost of the support of the sole remaining State Almshouse at Tewksbury was less than \$2.20 a week, in the town and city almshouses it had gone up to \$2.75 or more.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

THE BOARD OF STATE CHARITIES.

The first suggestion of such a Board as now exists under this title was made in the report of a joint special committee of the Legislature of 1858, which reported at some length in 1859. The members of the committee were John Morissey, William Fabens, Charles Hale, George M. Brooks and Dexter F. Parker. They recommended a Board similar to that established at the immediate suggestion of Gov. Andrew in 1863; but no action was had until the latter year, when the present Board was created by legislative enactment, and the original members, seven in number, were appointed by Governor Andrew. They were Otis Norcross, of Boston, Nathan Allen, M. D., of Lowell, Edward Earle, of Worcester, Robert T. Davis, M. D., of Fall River, Theodore Metcalf, of Boston, Henry B. Wheelwright, of Taunton, and F. B. Sanborn, of Concord. Mr. Norcross was the first Chairman, chosen in October, 1863; Mr. Sanborn was the first Secretary, and Dr. Wheelwright the first General Agent. Dr. Allen succeeded Mr. Norcross as Chairman in October, 1864, and Dr. Howe, who was appointed in Mr. Norcross's vacancy as a member of the Board, succeeded Dr. Allen in October, 1865. In October, 1874, Dr. Howe declined a reelection, and Mr. Moses Kimball (who was appointed a member of the Board in Judge Warren's vacancy in 1868), being elected Chairman, declined the position. Mr. Sanborn was then chosen Chairman (Oct. 15, 1874) and was reelected in 1875. Mr. Sanborn resigned the place of Secretary in 1868, and was succeeded by Mr. J. L. Clarke, who in turn resigning in 1869, was succeeded by Mr. E. L. Pierce. Upon Mr. Pierce's resignation in 1874, Mr. Sidney Andrews, the present Secretary, was appointed. Dr. Wheelwright resigned the general agency in 1868, and was succeeded by Mr. S. C. Wrightington, the present General Agent. The other members of the Board have been Messrs. Theodore Metcalf, J. C. Blaisdell, C. H. Warren and C. F. Donnelly; and the present members are Dr. Allen, Messrs. Earle, Kimball, Donnelly, Sanborn, Wrightington and Andrews. Of these, the two first named

have served twelve years and eleven years, Messrs. Kimball seven years, Mr. Andrews and Donnelly less than half a year. Agents alone receive salaries; without compensation, except which amount to less than \$500 the governor; the salaried members and the unsalaried members of the Board of Charities has already are by no means coextensive supervision, both general and of charity, reform or correction of the State. It has the power of a number of these establishments, and also it has other advisory powers, management of any public establishment with two departments or but four in 1869 (when the Visiting for the Sick Poor were appointed now been reduced to three. departments from October, 1869 about \$430,000; of which \$180,000 in 1870, and nearly \$280,000 in 1871. The Board collected and paid into the treasury \$250,000; since 1870 about \$1,000,000; donations being due to the abolition of the tax on immigrants up to 1872. The Department for twelve years has been a general Agent's department, also an agency, for nine years, about \$1,000,000 for seven years, about \$450,000 for twelve years, about \$10,000.

The first two years of the Department examining the public establishments, omissions, and collecting information that period being Mr. Norcross qualified for this work of inquiry.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

tion of Dr. Howe as Chairman, in 1865, a new period commenced,—the statement and dissemination of principles, the shaping of legislation, and the general reconstruction of a State policy well befitting the turn of Dr. Howe's mind.

In his first report, published in 1866, he thus laid down the general principles of public charity for Massachusetts:—

“In considering what measures ought to be taken for the care and treatment of the dependent and vicious classes, we are to bear in mind several principles.

“1. That if, by investing one dollar, we prevent an evil the correction of which would cost ten cents a year, we save four per cent.

“2. That it is better to separate and diffuse the dependent classes, than to congregate them.

“3. That we ought to avail ourselves as much as possible of those remedial agencies which exist in society,—the family, social influences, industrial occupations, and the like.

“4. That we should enlist, not only the greatest possible amount of popular sympathy, but the greatest number of individuals and of families, in the care and treatment of the dependent.

“5. That we should avail ourselves of responsible societies and organizations which aim to reform, support or help any class of dependents, thus lessening the direct agency of the State, and enlarging that of the people themselves.

“6. That we should build up public institutions only in the last resort.

“7. That these should be kept as small as is consistent with wise economy, and arranged so as to turn the strength and the faculties of the inmates to the best account.

“8. That we should not retain the inmates any longer than is manifestly for their good, irrespective of their usefulness in the institution.”

Upon these principles much of the Board's work for the past ten years has been done, as has already been shown in part. Proceeding in accordance with them, and with the State Pauper system set forth on a previous page, the Board gradually caused the substitution of a State Workhouse for the Almshouse at Bridgewater (in 1866); a State Primary School for the Almshouse at Monson (in 1866); and a Visiting Agency for the Nautical Reformatory (in the years from 1866

CHANGES OF THE CHARITABLE SYSTEM.

to 1872). The sole remaining State Almshouse at Tewksbury was (in 1866) converted in part to an Asylum for the Chronic Insane, and a pauper hospital; and instead of the Rainsford Island Hospital, an Agency for local relief to the sick state poor was substituted. At the same time the laws of pauper settlement have been so amended as to allow many thousands of the poor who were formerly State paupers, to be relieved in their own cities and towns. Two deaf-mute schools have also been opened, as before mentioned, and the charge of the education, both of the deaf and the blind, has been put where it properly belongs, upon the revenue for schools, instead of that for charities. An Infant Asylum has also been established (in 1867) and aided from the state treasury. All these changes have been favored, and most of them were originated, by the Board of Charities.

THE TEWKSBURY STATE ALMSHOUSE.

This establishment now costs the State nearly \$100,000 a year; and for the twenty-one years and eight months since it was opened in 1854, the State has paid, in current expenses, about \$1,400,000. The constant average number of inmates has been about 800, and the average weekly cost of each not quite \$1.75. In 1875 the cost was about \$95,000 for an average number of 850,—something more than \$2 a week. The whole number of inmates has doubtless exceeded 35,000,* of whom nearly 5,000 have died at Tewksbury, including the insane. The deaths of children under five have been 1,715; the births not quite 1,500. There have been but two superintendents,—the present incumbent, Mr. T. J. Marsh having been appointed in 1858. He holds by direct appointment from the governor, but a board of three inspectors confirm or reject his subordinate officers, and regulate his expenses and general management. There is a physician, an assistant physician, a small corps of nurses for the sick, and attendants for the insane; the number of hospital

* The number of inmates in the three State Almshouses has exceeded 50,000; the deaths have been less than 9,000, since May, 1854.

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

patients being about one hundred and fifty, and of the insane less than three hundred.

THE BRIDGEWATER STATE WORKHOUSE.

This takes the place of the old almshouse, and is still quite as much an almshouse as a prison. It has cost in construction since 1852, about \$175,000, and in current expenses about \$800,000, for a constant average of inmates, since 1854, of about 500, showing an average weekly cost of less than \$1.50. In 1875 the cost was less than \$40,000 for an average of 435 inmates,—about \$1.80 a week. The whole number of inmates of Bridgewater has been less than 20,000 since 1854, of whom about 2,800 have died there. Only two superintendents have been appointed,—Mr. L. L. Goodspeed from 1854 to 1871, and Mr. Nahum Leonard since Mr. Goodspeed's resignation. The government is similar to that at Tewksbury, and appointed in the same way. More than half of the inmates, under the Workhouse Act of 1866, are transferred to Bridgewater from Tewksbury.

THE MONSON STATE PRIMARY SCHOOL.

This takes the place of the Monson State Almshouse, in which the number of children was always large, and of late years has been nearly nine-tenths of all the inmates. The land and buildings have cost, since 1852, about \$160,000, and nearly \$1,000,000 has been paid for current expenses, of which \$450,000 was paid before the opening of the State Primary School in September, 1866, and more than \$530,000 since. The constant average number before 1867 was about 612; since 1866, about 475; during 1875 it was nearly 500, and the current expenses were about \$42,000. The average weekly cost is now about \$1.75, and for the whole period has been about that sum, perhaps. It has received in all less than 20,000 inmates, of whom only 1,160 have died there. The great majority of its inmates have, lately, been children under the age of sixteen,—the average being about ten years. It has had three superintendents, all physicians,—Dr. S. D. Brooks, Dr. J. M. Brewster (appointed in

1858), and Dr. H. P. Wakefield, appointed in 1868. Its government is like that of the Tewksbury Almshouse, but the superintendent acts as resident physician. The children of this school are now by law no longer paupers, though most of them come from the State pauper class, and are transferred to Monson, by the Board of Charities, from Tewksbury. Pupils are admitted and discharged by vote of the Board, but cannot remain beyond the age of sixteen, except for special reasons. The law directs that they shall be placed in good families as speedily as possible, and in this way a hundred or more pupils are provided with places in each year.

THE STATE VISITING AGENCY.

The present Visiting Agency is an outgrowth of the State Primary School, and both originated with the Board of State Charities. Dr. Howe gave the first hint for this Agency in his letter to Mr. William Appleton twenty years ago; and the same plan was advocated by Mr. Kimball in 1863, for the city of Boston. Having recommended and secured the establishment of a separate school for poor children at Monson, in 1866, the Board at once put in practice this plan of sending an agent to visit the children indentured or placed in families, and to find places for others. For nearly three years—from October, 1866, to August, 1869—this agency was directed either by the Board of Charities or by the Inspectors at Monson and Tewksbury, at a small expense, yet doing a great deal of good. The first Visiting Agent appointed by the Board of Charities was Mr. Gordon M. Fisk, of Palmer, then and for several years before and afterward, one of the Inspectors of the Monson establishment. His labors during the first year, from October, 1866, to October, 1867, were mostly confined to visiting and finding places for the children from the Monson establishment. Up to October, 1866 (twelve years), the number of children placed in families from the Monson almshouse had been nominally 912, but really 821, or an average of about 70 in a year. During the first year of Mr. Fisk's agency, 156 children were placed out from Monson, or more than twice the former average. Including these, the

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

number supposed to be subject to visitation during the first year was 759, and of these 495 were visited by Mr. Fisk in that year. He also found 147 families willing and suitable to take children, many of whom actually did take them during the year. He made 609 visits, an average of about two in a day for each working day of the year, at a cost to the State of about \$1,500; namely, \$1,200 for his salary, and about \$300 for travelling and other expenses. In the second year of the Agency (1867-8), Mr. Fisk made 624 visits to 564 children, found places for 83 children, and placed out from the Monson establishment 114 different children during the year. He also took some oversight of the children placed out from Westborough, Lancaster, and Bridgewater; collected more than \$2,000 due to children from their employers and others, and all at an expense of less than \$1,600. During a portion of the year 1869, also, Mr. Fisk served as Visiting Agent, at a cost of about \$1,500; and when the salaried office of Visiting Agent was created by the Legislature in 1869, he became one of the deputies of the new officer, Mr. Gardiner Tufts. During portions of 1868-9, Mr. G. P. Elliott, one of the Inspectors of the Tewksbury Almshouse, acted as a visiting agent for that institution, under direction of the Board of Charities, and the board of Inspectors of the Almshouse.

The statute of 1869, establishing permanently, and extending the scope of, the Visiting Agency of the Board of Charities, has now existed, with various modifications, for more than six years, and under it Mr. Gardiner Tufts has been at the head of this department of the Board's work. Under his direction much more work has been done than the single agent of the Board could accomplish, for he has employed a force numbering from six to ten persons, and has incurred large expenses. In the calendar year 1869, Mr. Tufts expended \$5,044 in six months; in 1870, \$13,152; in 1871, \$14,585; in 1872, \$15,330; in 1873, \$16,800; in 1874, \$16,978, and in 1875, \$15,146. In all, therefore, he has expended since July 12, 1869, about \$97,000; to which, if we add the five or six thousand dollars previously expended, the whole cost of the Visiting Agency since October 1, 1866,

THE VISITING AGENCY.

will exceed \$100,000, during the nine years and upward that it has existed. In that time it has given personal attention to the cases of perhaps 2,500 different children who had been placed in families from the various State establishments, and it has collected information by correspondence concerning several hundred more. It has given attention at the lower courts, which try juvenile offenders, to the cases of more than 8,000 children in six years, and has found places, by seeking them, for several hundred children who might otherwise have remained in the great establishments. It thus diminished the number in those establishments for several years, and might do so still more were the work of the Agency more localized instead of being made too dependent upon the decisions and delays of a central bureau in Boston. A proposition is now before the legislature to make the work of the Agency more effective by increasing the number of local supervisors or guardians of poor children. This is the policy initiated in Michigan, the only other State which has established either a Visiting Agency or a State Primary School. The amount of good that can be done by each of these institutions, and still more by both working together efficiently and harmoniously, is so great, that it is very desirable the best organization of both should be had in all the States. Massachusetts took the lead in this as in many other charitable undertakings, and our experience may well be studied in other communities. We are as yet in the first stage of the experiment; but we are moving forward towards something better and better. The parental care of the State does now make itself felt by these poor and vicious children of the State, and has shielded them from many evils and dangers since the policy of guardianship was fully entered upon in 1866, when the Monson State Primary School was established by law. This policy has been set forth by Dr. Howe and his colleagues in many of their annual Reports; its results have perhaps nowhere been more concisely stated than by the first Visiting Agent, Mr. Fisk, in his report for 1868:—

“Whatever of good the Visiting Agency may have accomplished, whatever wrongs it may have corrected, whatever of cheer and com-

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

fort it may have carried to the orphan, . . . every day brings new responsibilities, new anxiety, and this anxiety is always urgent. It says,—

‘Go, pilgrim, on thy march; be more
Friend to the friendless than thou wast before.’

It has been my privilege to bring together brothers and sisters long separated, and in some instances forgotten by each other; to restore to parents their long-lost children; to be as a father to the fatherless and a friend to the friendless; to be their counsellor and help in misfortune; to visit them when sick or in prison, and to follow some of them to the portals of the tomb.”

In this noble and truly Christian spirit, every task of those charities which relate to children ought to be undertaken and carried on. The State Primary School was fortunate in having for its first Principal a clergyman (Rev. Charles F. Foster), who in this spirit, for more than eight years, taught, encouraged, protected and guided the 2,000 pupils who, in that period of time, were inmates of his classes at Monson. He did much to make successful an experiment in the education of pauper children which had many obstacles to encounter, but which has now become a recognized part of the public charities of Massachusetts. By the thoughtful care of the Legislature of 1866, the pupils of the Monson School were legally exempted from the class of paupers when once admitted to that School; just as the blind and deaf children have had their education withdrawn from the grudging hand of the almsgiver, and put upon the common level of that instruction to which all children are entitled by the laws and traditions of Massachusetts. The Visiting Agency brings this principle one step further forward, and provides the orphan, the forlorn, and the erring child with a family home, and the protection of a friendly guardian. It may be that this will be reckoned hereafter the culmination and flower of our whole charitable system.

THE MASSACHUSETTS INFANT ASYLUM.

But the Commonwealth has gone a little farther yet, and, without imitating the benevolent but ill-judged institution of

THE INFANT ASYLUM.

foundling hospitals, so long established in Europe, has thought even for the helpless infant of some deserted or mother. In 1867, upon the request of many human and women of Boston and its vicinity, the Legislature chartered a new charity, the *Massachusetts Infant Asylum*, which was to receive, cherish and place in families young children who would otherwise die, or (what is almost the same thing) be sent to a great almshouse or hospital. This establishment has been kept small, as was intended by its founders; but it has admitted in eight years more than 400 infants under five years, of whom only 155 have died in its care. It has received aid from the State amounting now to five or six thousand dollars a year, nearly all its inmates belong to the state poor. It has also been liberally supported by private charity, and endowed by several benefactors, the largest donation yet received (\$20,000) being the joint gift of Theodore Lyman (son of the founder of the Westboro School) and his wife. This Asylum, which has the advantage with few of the defects, of a foundling hospital, has recently occupied a new building at Roxbury, within the limits of Boston, and supports thirty or forty infants, some of which are boarded out in families. Like the Primary School and the Visiting Agency, it may be considered as an offshoot from the State Almshouse system, since it was a knowledge of the great mortality among infants in large almshouses that led to its establishment.

CONCLUSION.

Without considering the State Prison, which is scarcely a public charity, though under the supervision of the Board of Charities, and without dwelling on the municipal charities administered by Overseers of the Poor (more than a thousand in number) in the 342 towns and cities of Massachusetts, or the innumerable private charities, this Report will close here. Particular accounts of each charitable establishment, as to the details of its work and methods, may be obtained from the managers of each, who, no doubt, have already supplied the Massachusetts Centennial Commis-

SUPPLEMENT TO THE TWELFTH ANNUAL REPORT.

with what is needful to display its operations. This Report has aimed chiefly to present an historical and statistical view of the Public Charities,—showing how they originated, by what principles they have been governed or modified, and what individuals have from time to time given a new direction to their activity. The names of many persons have been necessarily omitted, who had a great share in what has been done; but this will be the more readily forgiven by those who remember that it is the whole People of Massachusetts—rather than any personages, however powerful, gifted or generous—who have created, and do now sustain, the great fabric of our charities. In the broad philanthropy, the kindly and shrewd intelligence, the deep sympathies, the plain good sense, the practical Christianity of this People, will be found the moving cause of all that has been done to relieve suffering and to elevate mankind in our Commonwealth. To this affectionate, magnanimous People, whose exploits fill so glorious a page of history, but whose best record is in their social and domestic institutions, I inscribe this imperfect sketch.

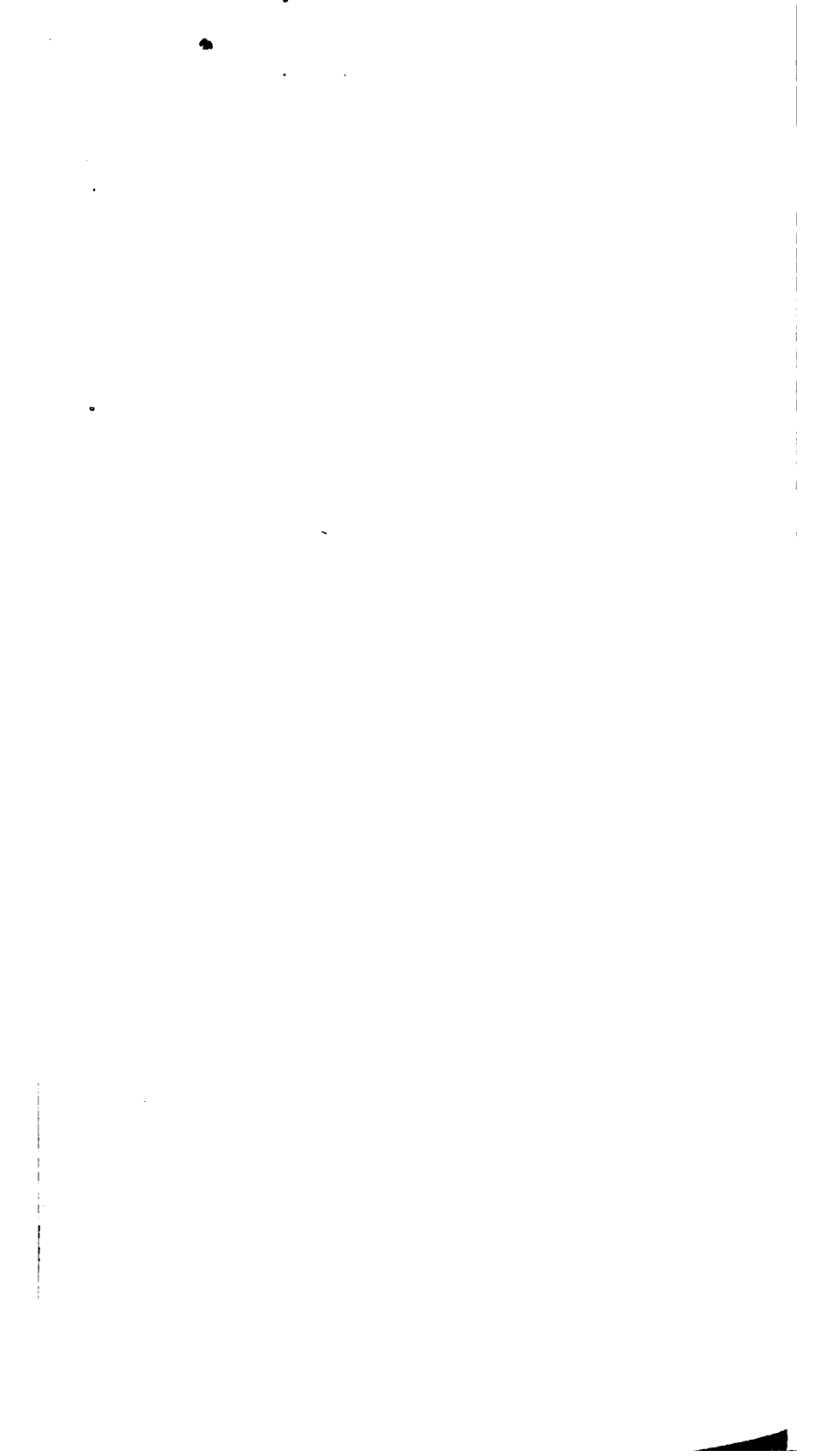
F. B. SANBORN.

CONCORD, February 1, 1876.





TWELFTH ANNUAL REPORT
OF THE
GENERAL AGENT
OF THE
BOARD OF STATE CHARITI
1874-5.



GENERAL AGENT'S REPORT

To the Board of State Charities.

GENTLEMEN :—The Twelfth Annual Report of the General Agent is herewith submitted, embracing a statement of the powers and duties of that officer, the work of the year, and the expenses attending the same.

POWERS AND DUTIES.

A brief summary of the authority vested in the General Agent, and the duties arising therefrom, is given below.

General Powers.

The governor, with the advice and consent of the Council, shall appoint some suitable person as General Agent of the Board of State Charities, who shall hold his office for three years, or sooner removed. He shall be a member of the Board of State Charities, *ex officio*, and shall, subject to the contrary direction of said Board, oversee and conduct its ordinary business, especially the examination of paupers and lunatics to ascertain their places of settlement and means of support, or who may be responsible therefor; the removal of paupers and lunatics to their usual homes; the prosecution of cases of settlement and bastardy; the examination of alien passengers, and the bonding of suspicious persons; and also perform all the duties formerly devolving upon the superintendent of alien passengers for the city of Boston.

Special Duties Relative to Immigration.

Vessels bringing passengers to any port in this Commonwealth shall be under the supervision of the General Agent acting as superintendent of alien passengers for the port of Boston, who shall enforce in regard to such vessels, and passengers brought therein, all the provisions of law con-

GENERAL AGENT'S REPORT.

ing the introduction of strangers and aliens by sea into this Commonwealth; and for this purpose the superintendents at the several ports of the Commonwealth shall be appointed and commissioned by him, and shall be deemed his deputies. The General Agent shall institute prosecutions for the violations of any provisions of the laws concerning the introduction of aliens and strangers by sea into this Commonwealth, and for this purpose may employ counsel when necessary; but whenever such violation shall appear to him to have occurred without intent, he may commute the forfeiture for a sum not less than fifty dollars, the attorney-general consenting thereto.

Each superintendent shall, from time to time, designate places for the examination of vessels as hereinafter mentioned, and shall require the pilots of the ports of his city or town to anchor such vessels at the places so designated, there to remain until such examination is had. When a vessel which does not belong to a line of communication established for the regular transportation of passengers by water, and not extending beyond or stopping at places without the limits of the United States, arrives at any port or harbor within this State, with alien passengers on board who have never before been within the State, or who, if so, were a public charge as lunatics or paupers, the superintendent of the place where it is intended to land such passengers shall go on board such vessels and examine into the condition of such passengers; and the master or commanding officer of the vessel shall, within twenty-four hours of such arrival, make a report in writing under oath to said superintendent, of the name, age, sex, occupation, place of birth, last place of residence, and condition of every such passenger; and none of them shall be landed, or permitted to land, until such report is made.

No insane, idiotic, deaf and dumb, blind, deformed or maimed person among said passengers, or alien who has before been a public charge within this State, shall be permitted to land until the master, owner, consignee or agent of such vessels makes and delivers to said superintendent a

SPECIAL DUTIES.

bond to the Commonwealth for each of said persons satisfactory sureties in the sum of one thousand dollars conditioned that such passengers shall not within ten years of the date thereof become a city, town or state charge; provided, that if any passenger arriving as aforesaid is blind or destitute as to require relief, and the master refuses to report him, or if said master, owner, consignee or agent refuses to give such bond, the superintendent may refuse to allow such passenger to be landed; and if the Commonwealth or any place is put to expense for his support, sickness or within ten years of the time he is so landed, the Commonwealth, or such place, may, in an action of contract, recover the amount of all such expenses of said master, owner, consignee or agent, who shall also severally forfeit the sum of five hundred dollars for every passenger so landed.

Any corporation which brings into this Commonwealth by whose means, or at whose instigation, any person is brought into the same, for the purpose of performing labor for such corporation, if such person has no settlement in the Commonwealth, shall give a bond to the Commonwealth to be delivered to the superintendent of alien passengers in the sum of three hundred dollars, conditioned that neither the person, nor any one legally dependent on such person for support, shall within two years become a city, town or state charge.

Special Duties Relative to Lunatics and Paupers.

If a pauper having a legal settlement in any place be an inmate of the State Almshouse, such place shall be liable to the Commonwealth for the expense incurred for his support in like manner as one town is liable to another in like manner, and the same measures shall be adopted by the Board, through their General Agent, in regard to notifying towns so as to secure the removal of the pauper, and the recovery from towns of the expenses incurred for him, as are prescribed for towns in similar cases.

The kindred who are liable by law to towns for expenses in supporting such paupers shall in like manner be liable

GENERAL AGENT'S REPORT.

Commonwealth for any expense incurred for such paupers ; and the Board, through their General Agent, may adopt the same measures, and institute like legal proceedings, for the recovery of such expenses of the kindred so liable as are prescribed for towns in like cases.

Any convict who, at the legal expiration of his sentence, is in such condition from bodily infirmity or disease as to render his removal impracticable, shall be provided for and receive such treatment in the state prison, jail, house of correction, or house of industry in which he was confined as the exigency of the case may require, until he is in a condition to be removed. The expense of such care and treatment of any discharged convict shall be paid, at a rate not exceeding three dollars and fifty cents per week, after notice upon expiration of sentence shall have been given by the authorities of the prison to the Board, if he be a state pauper, of the condition of said discharged convict.

When the operation of any provision of law in relation to poor and indigent persons might cause a separation of husband and wife, by reason of the wife having a legal settlement in some place in the Commonwealth, the husband being a state pauper, both parties shall be supported by the place where the wife has a legal settlement. The expense of thus supporting the person who is such state pauper shall be paid by the Commonwealth, reference being had to the expense of supporting such person at the State Almshouse, if there committed.

No city or town authorities shall be allowed to send to the State Almshouse any person infected with small-pox or other disease dangerous to the public health, nor any other sick person whose health would be endangered by removal ; but all such persons liable to be maintained by the Commonwealth shall be supported during such sickness by the city or town in which they are taken sick, and notice of such sickness shall be given to the Board, who shall have authority to examine the case, and order the removal of the patient, if they deem expedient. The expense incurred by any city or town, after notice shall have been given as required, and the bills for said

SPECIAL DUTIES

support having been approved by the some person designated by them, who make suitable investigation, shall be reimbursed to an amount not exceeding former average weekly cost of the support at the Rainsford Island Hospital.

The expenses of the State Lunatic Hospital of lunatics not having known settlement thereto, shall be paid quarterly at the same rate charged for city and therein, but not to exceed the sum fifty cents for each person per week afterwards be recovered of the lunatic if able to pay the same, or if not, if obligated by law to maintain them, or if settlement, if any such is ascertained.

Upon complaint of any person confined in an hospital, or other place, for the treatment of lunatics, public or private, or of any persons, General Agent, that such person ought to be confined, the Agent shall have the power to release him, and make report thereof to the Board of Directors. The Board shall make application for the discharge of such person to a judge of the supreme judicial court, or to the district-attorney, upon request of the Agent, who shall conduct the proceedings in his behalf.

The inmates of the State Almshouse Hospital, may be transferred from one hospital to another, or sent to any State or place where they may be required, or their order, when the public interest requires, or the inmates require such transfer.

Any person receiving a permit from the Board of Directors, or poor of any city or town to become an inmate of an Almshouse, and expressing a preference for any State or place where said pauper may be required, or friends willing to support him, the Board shall have the power to the control and direction of the Board, or the power to remove said pauper, previous to his admission.

GENERAL AGENT'S REPORT.

monwealth, upon bills approved by the General Agent, for the expense of transportation in excess of thirty miles, at a rate not exceeding three cents a mile, by the usual route, for each state pauper thus sent.

All heads of departments and officials making estimates, and calling for appropriations, shall make their reports upon the same to the secretary of state on or before the fifteenth day of December of each year, covering the period up to one year from the next first of January.

The General Agent shall submit his annual report to the Board, in writing, on or before the first Wednesday in November, the same not to exceed fifty printed pages in length. He shall preserve and file all letters received on business of his office, and shall preserve copies of all important letters sent out. He shall make a monthly report of the proceedings and expenses of his department to the Board at its regular meetings, and shall exhibit at the end of each quarter, in detail, the expenses incurred in the transfer and removal of paupers, so arranged as to show the names of all persons employed by him, their compensation and the nature of their work, with vouchers for all the items of expenditure for which vouchers can be taken. He shall report to the Board, at the monthly meetings, the names and cases of all persons sent to the State Workhouse, and the names and cases of all insane persons removed by him to the asylum for insane at Tewksbury, during the previous month, with such remarks as may be necessary in regard to them. He shall also draw and expend, under votes of the Board, the money appropriated for its travelling and other expenses.

THE WORK OF THE YEAR.

Sub-Department of Immigration.

Continued business depression has perceptibly increased its effect upon immigration. The falling off in the number of immigrants landing at the port of Boston during the past year has been relatively greater than in the year preceding, with every prospect of an enlarged ratio of reduction in the

WORK OF THE YEAR.

immediate future. During the six months ending 30, 1871, under the bonding system, 16,571 immigrants landed at the port of Boston. For the corresponding period of 1875, no bonds being required, the number of immigrants at that port was 9,346, a decrease from the first-named year of nearly forty-four per cent.

The great increase predicated upon the abandonment of the bonding system has failed of realization, and that the objections urged against its repeal—no prospect that it would attract immigration to our ports or divert it from the ports of other States to our ports, and, in the light of experience, almost impossible for us to realize "that immigration cannot be controlled by such provisions, but by the higher consideration of the right of a permanent residence in one country more desirable than another."

But there is a further consideration connected with this subject which is too often overlooked. Immigration, at all times, a benefit to the community that receives the immigrant. The experience of the past summer has shown us, that however much it may advantage foreign countries to transport immigrants to the United States, and to employ them, or an equal number of other aliens, to the detriment of our country, it in no wise increases the wealth of our people. It is conceivable, that the introduction of strangers dependent upon their labor for support, can add to the prosperity of a community when there is no demand for such labor, and when a considerable portion of its own citizens are seeking employment without avail.

Upon the self-supporting of a community relies the duty of providing for the maintenance of those less able to support themselves in this respect, than themselves, unless other sufficient means are provided for their relief. In times of general depression, like the present, the number to be supported cannot fail to be largely increased. Any consideration of this number, through the introduction of aliens from other communities, should not be tolerated unless sufficient means for their support are assured.

GENERAL AGENT'S REPORT.

For a period of nearly half a century, the importance of such assurance was recognized by the people of this Commonwealth, and public opinion demanded and sustained the required legislation. But the wisdom of the past is too often, without reflection, treated as the folly of to-day, and the labor of years rendered abortive by a single act of hasty legislation. That the legislation, which resulted in the transfer of a considerable portion of the cost of support of destitute aliens and strangers from foreign capitalists to the already overburdened tax-payers of the Commonwealth, may be thus characterized, will, I think, be now generally admitted. How grievous is this burden, the experience of the Commissioners of Emigration in New York will show.

Organized in 1847 for the special purpose of protecting alien passengers landing in that city, and providing for such of their number as might fall into distress within five years of their arrival, it was authorized to receive, in lieu of a bond for that purpose, the sum of one dollar and fifty cents for each immigrant there landed. The commission is now burdened with a large indebtedness, which is increasing from year to year, with no prospect of relief, unless the legislature permits an increase in the amount for which alien passenger bonds may be commuted, or by a grant from the public treasury. Failing in both, it must abandon its work.

Keenly alive to the influences that procured the legislation of 1872, and that would inevitably operate against its repeal, I nevertheless plead for the earnest advocacy of the Board to that end.

The following tables show the number and nationality of vessels arriving at the port of Boston for the year ending September 30, 1875. Also the number of passengers, the age, sex and nationality of immigrants, the number bonded, etc. :—

IMMIGRATION.

BRITISH VESSELS.

WHERE FROM.	Number of Vessels.	Number of Passengers.
Great Britain,	66	13,328
British Provinces,	268	2,440
Western Islands,	3	32
West Indies,	14	40
South America,	4	18
Total,	355	15,858

AMERICAN VESSELS.

WHERE FROM.	Number of Vessels.	Number of Passengers.
British Provinces,	146	5,248
Western Islands,	11	703
West Indies,	18	42
South America,	8	28
Mediterranean ports,	7	12
Africa,	5	11
East Indies,	3	6
Portugal,	1	1
Spain,	2	8
Total,	201	6,059

OTHER VESSELS.

WHERE FROM.	Nationality.	Number of Vessels.	Number of Passengers.
Africa,	France, .	1	2
Western Islands,	Portugal, .	2	74
Total,		3	76

GENERAL AGENT'S REPORT.

RECAPITULATION.

WHERE FROM.	Number of Vessels.	Number of Passengers.	Aliens Bonded.	Immigrants not Bonded.
British vessels,	355	15,858	109	11,361
American vessels,	201	6,059	3	1,945
Other vessels,	3	76	-	50
Total,	559	21,993	112	13,356

Classification.

Americans,	2,723
Aliens previously residing in the State,	5,802
Aliens bonded,	112
Aliens never in the State before,	13,356
	21,993

Age of immigrants :—

Under fifteen years,	2,913
Fifteen to twenty-five years,	5,471
Twenty-five to fifty years,	4,217
Fifty years and upwards,	897
	13,468

Sex of immigrants :—

Males,	7,016
Females,	6,452
	13,468

Nationality of immigrants :—

British Provinces,	1,782	Austria,	96
England,	3,277	Russia,	27
Ireland,	5,174	Spain,	24
Germany,	591	Italy,	394
Scotland,	418	Western Islands,	544
Sweden,	676	West Indies,	32
Holland,	16	East Indies,	1
Switzerland,	21	Africa,	3
Poland,	126	South America,	6
Wales,	23	Hungary,	2
Denmark,	123	Other countries,	6
Belgium,	11		
France,	165	Total,	13,468

IMMIGRATION.

TABLE showing the number of immigrants landing Great Britain and Ireland per Cunard Line, also beyond the State.

MONTHS.	Number Bonded.	No. never here before.	Num Arriv
1874.			
October,	7	918	9
November,	14	926	9
December,	6	409	4
1875.			
January,	—	188	1
February,	1	192	1
March,	10	595	6
April,	10	1,333	1,4
May,	13	2,332	2,4
June,	11	1,175	1,1
July,	12	1,016	1,0
August,	11	723	7
September,	11	832	8
Total,	106	10,639	10,6

Expenses of the Sub-Department.

Salaries, . . . . .	.	.	.	.	.	.
Rent, taxes, etc., . . . . .	.	.	.	.	.	.
Extra boating and wharfage, . . . . .	.	.	.	.	.	.

Sub-Department of Settlement and Local

Upon this department has devolved an extra labor, consequent upon the modification of the laws by the Act of 1874. A considerable portion has been in connection with the lunatic hospital noticed in the number of legal settlements of lunatics and the increased amount collected for their board.

The difference of opinion referred to in my report existing between your officers and the overseer

GENERAL AGENT'S REPORT.

of certain cities of the Commonwealth, as to whether married women and their minor children are included within the provisions of the Act, still continues, but it is expected that the matter will be soon adjusted, the city of Somerville having brought a suit against the city of Boston, for the express purpose of testing that question.

I have been able, with but little extra assistance, to carry on the work of the department with a good degree of success, but am by no means confident that equal results can be assured for the future, without a larger outlay.

As a matter of convenience to myself, as well as to other poor-law officers, I have subjoined the later decisions of the supreme judicial court in cases arising under the various laws enacting and ascertaining what shall constitute a legal settlement of any person in any city or town in this Commonwealth, so as to subject such city or town to support such person, in case of his becoming poor and standing in need of relief.

A Digest of Decisions.

If an insane pauper, having his settlement in this Commonwealth, and confined, under sentence, in a house of correction, is duly committed, by order of a judge of probate, to a state lunatic hospital, the town where such pauper has his settlement is liable for the expenses of his support, even after the expiration of the time for which he was sentenced to the house of correction. *Smith v. Lee*, 12 Allen, 510 (1866).

A married woman does not acquire a settlement in a town by her husband's living on an estate of freehold therein three years successively, if, during any portion of that time, the town where they formerly lived supported her as a pauper in a lunatic hospital out of the Commonwealth. *Oakham v. Warwick*, 13 Allen, 88 (1866).

A general law, changing the rules of settlement, and having the effect to transfer, from one town to another, the obligation to support paupers, is not therefore unconstitutional. *Bridgewater v. Plymouth*, 97 Mass. 382 (1867).

The term, "quota of any city or town," in statute of 1865, chap. 230, section 1, includes every person who, during the recent civil war, was enlisted and mustered into the military or naval service of

GENERAL AGENT'S REPORT.

On the trial of an issue between two towns of the settlement of an infant pauper, it is incompetent for the mother to testify that the infant, though born in wedlock, is illegitimate. *Abington v. Duxbury*, 105 Mass. 287 (1870).

A man is not prevented from gaining a settlement, under the General Statutes, chapter 69, section 1, clause 12, in a town in which he has lived for ten years together under a fictitious name, and paid poll and other taxes assessed on him under that name, for five years within said time; by the fact that he has deserted his wife and children meanwhile in the town where he was formerly settled, and its officers have, in one year of the ten, given her some aid without his knowledge, or even calling on him for payment. *Wareham v. Milford*, 105 Mass. 293 (1870).

In an action by one town to recover from another the expense of supporting, as a pauper, a married woman alleged to have her settlement with the defendants, it is competent for them to prove that her husband has a settlement in the Commonwealth elsewhere than with them, derived from his mother, without first proving that he derived no settlement from his father. *Abington v. Duxbury*, 105 Mass. 287 (1870).

A soldier discharged for disability does not thereby acquire a settlement under the Statute of 1865, chapter 230, unless the disability arose from wounds or disease received or contracted in the service, and there is no presumption that it did so arise. *Ashland v. Marlborough*, 106 Mass. 266 (1871).

A person, not a citizen of this or any other of the United States, cannot acquire a settlement under the Statute of 1868, chapter 328, section 1, unless he has gained the qualifications therein named since the passage of the act. *Commonwealth v. Sudbury*, 106 Mass. 268 (1871).

In an action between two towns to recover for expenses incurred by the plaintiffs, in supporting a pauper alleged to have his settlement with the defendants, it was admitted that he had no other than a derivative settlement, and was found as a fact, that he derived a settlement with the defendants from his ancestors, unless his grandfather acquired one with the plaintiffs. Held, that the burden of proving that the grandfather acquired such a settlement was on the defendants. *Dana v. Petersham*, 107 Mass. 598 (1871).

Evidence that a man who resided in a town eighteen years, in occupation of real estate, was taxed there on his poll in five years of the eighteen, and also on real estate in four years of the five, and

SETTLEMENT DECISIONS.

that, in two years of the five, his name was on the voting-list of the town, is not conclusive evidence that the taxes were paid by him.

The provisions of the Statutes of 1865, chapter 230, and chapter 238, section 3, relating to the acquirement by soldiers of the civil war of settlements in cities and towns of which they were inhabitants, and as part of whose quotas they were duly drafted and mustered, apply to drafted men as well as volunteer soldiers. It is immaterial to the question whether a soldier gained a settlement under those provisions, that, after having been in the army, he was enlisted and mustered, and having served one year and more, he was discharged as illegally drafted. *Sheffield v. Otis*, 107 Mass. 282 (1871).

The Statute of 1866, chapter 234, section 1, does not obligate a town to support a state pauper, whose wife has a settlement in the town, unless she is also a pauper. *Belchertown v. Ludlow*, 98 Mass. 98 (1872).

The owner of land, for a consideration paid by A and B, executed and delivered a deed of the land to A and B, reserving and granting to C the use of the land during his life, to have and to hold the land to A and B and their heirs, to their use. C entered upon the land under the deed, and occupied it for three years successively. It was held that he had an equitable freehold in the land, and had acquired a settlement in the town where the land lay, although the deed was not recorded. *Conway v. Ashfield*, 110 Mass. 113 (1872).

Action brought to recover of defendants—inhabitants of Hopkinton—expenses incurred by plaintiffs—inhabitants of Bellingsham in the support of Montcalm S. Pettes, a pauper. James Pettes, grandfather of the pauper, had a settlement in Rehoboth, Massachusetts, acquired by virtue of provisions of law in force prior to February 11, 1794; but if he had not acquired a settlement prior to that date, he could not have acquired one after that date in Rehoboth, where he continued to reside until about 1800. About the year 1800, James Pettes removed from Rehoboth to Hopkinton, where he continued to reside until 1819, but acquired no settlement there, and, in 1819, was removed to Rehoboth as a pauper, and supported there as such until his death, a few years after. Montcalm Pettes, son of said James, and father of the pauper, was born in Rehoboth, and came with his father to Hopkinton, being a minor, about the year 1800, and continued to reside in Hopkinton until his death, about the year 1832, but acquired no settlement there. Hezekiah Rice, grandfather of the pauper, on his mar-

GENERAL AGENT'S REPORT.

side, took a conveyance of a farm in Hopkinton, from said town, April 5, 1778, and from that date to the time of his death, in 1827, continued to reside in said town on said farm, and acquired a settlement there by reason of owning and living on said farm. Sally Rice, daughter of said Hezekiah, and mother of the pauper, was born in Hopkinton about the year 1780, and continued to reside in that town until her death, in 1842. Said Jacob Pettes and Sally Rice were married about 1810, and their son, the pauper, was born in Hopkinton about 1816, but has never acquired any settlement, unless by derivation from or through his father or mother. The pauper fell into distress in Bellingham, November 2, 1871. Held, that the existence of this settlement of Jacob Pettes, derived from his father, James Pettes, prevented the subsequent acquisition, by the pauper, of a settlement in Hopkinton, derived, through his mother, from Hezekiah Rice. Under the exception in the Statute of 1870, chapter 392, section 2, he therefore retained his settlement, derived, through his father, from James Pettes, his grandfather. This settlement, being neither acquired by marriage, nor defeated by virtue of the provisions of the Statute of 1870, chapter 392, section 2, is not within the direct operation of the Statute of 1871, chapter 379, section 3. *Bellingham v. Hopkinton*, 114 Mass. (1874).

The town record, kept pursuant to the Statute of 1863, chapters 65, 229, of the soldiers who composed the town's quota of the troops furnished by the Commonwealth to the United States, is competent evidence of the enlistment of one of such soldiers, and of payment of bounty to him. Intentional absence from military service without leave does not of itself constitute the crime of wilful desertion: there must be, in addition, the intention not to return to the service. The "wilful desertion" referred to in the Statute of 1865, chapter 230, section 3, is the "desertion" defined by the Articles of War. United States Statute, 1806, chapter 20, article 20. *Hanson v. South Scituate*, 115 Mass. 386 (1874).

The husband of a pauper had a derivative settlement in a town, from his grandfather, acquired under provisions of law in force prior to February 11, 1794. The father of the husband had also resided in the town for ten years together, and paid taxes there for five years, while the husband was a minor. Neither the husband, nor the pauper, after his death, had complied with the conditions necessary to acquire a settlement in their own right. Held, that the pauper had a legal settlement in the town. *Adams v. Ipswich*, 116 Mass. 653 (1874).

SETTLEMENT DECISIONS.

The transfer, authorized by the General Statutes, chapter 7, of an inmate of a state lunatic hospital, from that to another, is properly made under the authority of the mittimus. *Ib.*

The right of the Commonwealth to recover from the town a pauper's settlement money paid out of the treasury for his support at a state lunatic hospital, under the General Statutes, chapter 24, and the Statute of 1862, chapter 223, section 1, is not affected by the Statute of 1870, chapter 105. *Ib.*

The right of the Commonwealth to recover from a town the money paid for the support of a pauper at a state lunatic hospital is limited by the fact, that the town had no notice that the pauper was chargeable to it, or of his commitment to the hospital. *Ib.*

On the issue, whether a female pauper had a settlement in a town of S—, derived from her grandfather, there was evidence that the grandfather was born in that town in 1759. An assize juror testified that he knew a lot of land near the line between towns of R— and S— which he was accustomed in his youth to see and hear people of the town point out and speak of as the lot of the father of said grandfather,—the lot where he lived and appeared also, in evidence, that in 1790, a part of the town of R— had been set off and made another town; and it was provided by statute, that persons born in the limits of the new town, and their descendants, should be chargeable for support, should be the poor thereof. Hence the burden of proof was on the plaintiff to show that the grandfather had a settlement within the present limits of the town of S—, and that there was no evidence to warrant a jury to try the case without a jury, in so finding. *Adams v. S.* 116 Mass. 591 (1874).

The following tables show the number of examinations made at the State Almshouse, Workhouse, lunatic hospital, and at the local office, the number requiring verification, the number returned, verified or otherwise; also the number of legal settlements found in the State, and the settlements of insane found in other States:—

GENERAL AGENT'S REPORT.

INSTITUTION.	Number of Examinations.	Number for Verification.	Number Returned.	Number of Settlements.
Taunton Lunatic Hospital,	288	246	273	102
Worcester Lunatic Hosp.,	178			92
Northampton Luna. Hosp.,	36			18
Asylum for Insane, . . .	31			17
State Almshouse, . . .	2,032	99	116	35
State Workhouse, . . .	140			59
Local office, . . .	1,799			-
Total, . . .	4,504	345	389	318

Settlements of insane out of the State :—

Maine,	8	Pennsylvania,	2
New Hampshire,	4	Maryland,	2
Vermont,	7	Indiana,	1
Rhode Island,	6	Illinois,	2
Connecticut,	10	Ohio,	2
New York,	62		—
New Jersey,	2	Total,	108

Number of state paupers committed to the lunatic hospitals and asylum for insane during the year :—

Taunton Lunatic Hospital,	288
Worcester Lunatic Hospital,	178
Northampton Lunatic Hospital,	36
Asylum for Insane,	31
Total,	533

Number of state paupers remaining in the various institutions, October 1, 1875 :—

Taunton Lunatic Hospital,	135
Worcester Lunatic Hospital,	42
Northampton Lunatic Hospital,	261
Asylum for Insane,	245
State Almshouse,	507
State Workhouse, prisoners, 348 ; others, 73,—	421
State Primary School, scholars, 436 ; others, 76,—	512
Total,	2,163

The trials at the State Almshouse resulted,—

In the conviction of	309
In the acquittal of	2
In the continuance of	9
	<hr/>
	320

Number sentenced from the State Almshouse to the State Workhouse :—

Remaining October 1, 1874,	249
Committed during the year,	309
	<hr/>
	558

Of these there were released by expiration of sentence,	208
Pardoned by the Board of State Charities,	90
Died,	22
Eloped, and not retaken,	6
	<hr/>
	326

Number remaining October 1, 1875, 282

There were in the Workhouse, October 1, 1875, one hundred and sixteen persons sentenced from the municipal and district courts, and transferred from the reformatories, making the whole number present at that date, 348

The whole number committed during the year was 455

GENERAL AGENT'S REPORT.

Table of Complaints, Pleas, Trials and Sentences.

COMPLAINTS.				PLEAS.				TRIALS.			
LEWD, WASTON AND LASCIVIOUS IN SPEECH AND BEHAVIOR.		IDLE AND DISORDERLY PERSONS.		NOT GUILTY.		GUILTY.		CONVICTED.		ACQUITTED.	
Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.
33	87	140	60	120	79	54	67	165	144	2	-
320				320				320			

Terms of Sentence.

3 Mos.		4 Mos.		5 Mos.		6 Mos.		8 Mos.		9 Mos.		11 Mos.		12 Mos.		13 Mos.		14 Mos.		15 Mos.		16 Mos.		18 Mos.		21 Mos.		24 Mos.		TOTAL.	
Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.
37	4	14	4	7	1	24	7	11	7	9	4	6	2	10	18	-	8	2	24	2	8	1	9	-	6	3	1	45	41	165	144

Number sentenced, 309; average term of sentence of males, 11 months and 7 days; average term of sentence of females, 16 months and 9 days; average term of sentence of both males and females, 13 months and 8 days.

Bastardy.

The following are the more recent decisions relating to cases of bastardy:—

No statute of limitations in this Commonwealth applies to complaints for the maintenance of bastard children. *Wheelwright v. Greer*, 10 Allen, 389 (1865).

If a woman has made a complaint for the maintenance of her bastard child, and afterwards refuses or neglects to prosecute it, those statutes (Gen. Stats. c. 72, sect. 2, and St. 1859, chap. 239, sect. 3) do not authorize the officers therein named to make a new complaint, but to prosecute the existing one. *Ib.*

If a bastard child is born in this Commonwealth, and both its parents reside here at the time of its birth, a complaint against the father under the bastardy act may be maintained, although the child was begotten in Canada, and both parents then resided there. *McFadden v. Frye*, 13 Allen, 472 (1866).

A complaint for the support of a bastard child during its life may be commenced and maintained after its death. *Meredith v. Wall*, 14 Allen, 155 (1867).

The number of cases pending, October 1, 1874, in which proceedings	
had been instituted under the Act, was	1
Entered during the year,	8
	—
Total,	9
Settled by payment to complainant,	1
Pending October 1, 1875,	8
	—
Total,	9

Expenses of Sub-Department.

Salaries,	\$3,100 00
Record books, stationery, printing, etc.,	372 68
Incidentals and postage,	103 65
	—
	\$3,576 33

GENERAL AGENT'S REPORT.

Paid from appropriation for settlement and bastardy :—

Edwin Morton, counsel fees, settlement cases, . . .	\$330 00
Henry Walker, counsel fees, bastardy cases, . . .	23 50
Charles Wilcox, special agent, settlement cases, . . .	65 00
Charles Wilcox, travelling expenses, settlement cases, . . .	62 73
Henry H. Fairbanks, clerical services, . . .	185 00
Costs of court, settlement cases, . . .	183 15
Costs of court, bastardy cases, . . .	12 90
	<hr/>
	\$862 28

Sub-Department of Transportation.

The large number of persons removed from the State under the Acts of 1851, 1859 and 1860, the same being more than twenty-five per cent. in excess of that of last year, has not necessitated an increased expenditure in consequence thereof. This is in part to be attributed to the sending of a considerable number to Great Britain by the Cunard line, and by the various lines of transportation to the Provinces, without expense to the Commonwealth other than the furnishing of outfits for European passengers. In this relation I desire to express my obligation to Mr. Alexander of the Cunard line, and Mr. Kilby of the line to St. John.

I append herewith the decision of the supreme judicial court in the case of *Fitchburg v. Cheshire Railroad Company*, reported in 110 Mass. :—

“The provisions of the Gen. Sts., c. 71, sect. 25, and of the St. of 1866, c. 272, sect. 1, making any one, by whose means a person not having a legal settlement in this Commonwealth is brought within it, liable for such person's support if he becomes a pauper, do not apply to a common carrier of passengers who has brought such person into the Commonwealth in the ordinary course of business, and without any reason to suspect that such person would become a pauper.”

The accompanying tables show the number removed and transferred from the several institutions, and the expense attending such removals and transfers :—

TABLES of Removals and Transfers, showing the Number, Destination, etc.

England,	98	New York,	1,009
Ireland,	62	New Jersey,	11
Scotland,	6	Pennsylvania,	28
Sweden,	4	Maryland,	5
Italy,	1	District of Columbia,	6
Western Islands,	3	Virginia,	4
West Indies,	1	North Carolina,	1
Canada,	61	Georgia,	1
Nova Scotia,	44	Ohio,	6
New Brunswick,	54	Indiana,	1
Prince Edward Island,	8	Illinois,	10
Maine,	291	California,	1
New Hampshire,	107	Friends,	547
Vermont,	34		
Rhode Island,	122	Total,	2,582
Connecticut,	56		

And they were sent from the following-named institutions :—

From Taunton Lunatic Hospital,	75
Worcester Lunatic Hospital,	38
Northampton Lunatic Hospital,	38
Asylum for Insane at Tewksbury,	32
State Almshouse at Tewksbury,	812
State Workhouse at Bridgewater,	126
State Primary School at Monson,	40
Local office,	1,421
Total,	2,582

And at an expense of \$9,243.69, as follows :—

Ocean fares and outfits,	\$1,959 60
Inland fares,	4,213 30
Transfers,	1,339 10
Cartage and expressage,	744 31
Board and provisions,	328 55
Telegrams and postage,	44 75
Assistance,	85 00
Officer's expenses,	529 08
	<hr/>
	\$9,243 69

GENERAL AGENT'S REPORT.

Of this number, there were removed from the State, under the law of 1851, as follows:—

Via Old Colony Railroad,	209
Boston and Providence Railroad,	177
Boston and Albany Railroad,	132
New York and New England Railroad,	30
Boston and Maine Railroad,	1
Eastern Railroad,	24
Boston and Lowell Railroad,	41
Fitchburg Railroad,	17
Conveyances by water,	109
Total,	780

Transfers.

From Taunton Lunatic Hospital to Asylum for Insane,	26
From Worcester Lunatic Hospital to Northampton Hospital, .	39
“ “ “ to Asylum for Insane,	13
Total,	52
From Northampton Lunatic Hospital to Asylum for Insane, . .	22
From Asylum for Insane to Worcester Lunatic Hospital, . .	6
“ “ to Northampton Lunatic Hospital,	6
Total,	12
From State Almshouse to State Workhouse (prisoners), . . .	309
“ “ “ “ (other persons),	25
“ “ to State Primary School (pupils),	158
“ “ “ “ (other persons),	40
Total,	532
From State Primary School to State Almshouse,	6
“ “ “ to State Reform School,	4
“ “ “ to State Industrial School,	2
Total,	12
From State Workhouse to State Almshouse,	7
From State Reform School to State Workhouse,	3
From State Industrial School to State Workhouse,	3

*Removals and Transfers from Lunatic Hospitals.***Transfers to Asylum for Insane,—**

From Taunton Lunatic Hospital,	26
Worcester Lunatic Hospital,	13
Northampton Lunatic Hospital,	22
Total,	<hr/> 61

Sent out of the State,—

From Taunton Lunatic Hospital,	71
Worcester Lunatic Hospital,	35
Northampton Lunatic Hospital,	36
Total,	<hr/> 142

Transferred to town or private account, removed by overseers or friends,—

From Taunton Lunatic Hospital,	100
Worcester Lunatic Hospital,	96
Northampton Lunatic Hospital,	15
Total,	<hr/> 211

Total of transfers and removals from lunatic hospitals, . 414

Expenses of Sub-Department.

Salaries,	\$2,400 00
Railway guides, news reports, etc.,	39 00
	<hr/>
	\$2,439 00

*Aggregate Expenditures for the Year.**Salaries.*

S. C. Wrightington, General Agent,	\$3,000 00
Willard D. Tripp,	1,500 00
Charles M. Hanson,	1,500 00
William J. Stetson,	1,200 00
Henry H. Fairbanks,	1,000 00
Patrick Glynn,	900 00
Charles A. Colcord,	900 00
Fred M. Moro,	600 00
	<hr/>
	\$10,600 00

GENERAL AGENT'S REPORT.

Office Expenses.

Rent and taxes,	\$410 35
Fuel,	21 75
Water-rates,	21 00
Stationery and record books,	252 34
Printing,	120 34
Postage,	53 00
Newspapers and railway guides,	39 00
Boat expenses,	87 60
Incidentals,	102 65
	<u>\$1,108 03</u>

The appropriation for the year was	\$14,000 00
Total expenditures,	<u>11,708 03</u>

Unexpended balance,	\$2,291 97
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Net Receipts.

From sundry persons for board of friends or selves in the State Almshouse and lunatic hospitals,	\$3,740 47
From cities and towns for board of city and town paupers in the various State institutions,	12,351 69
As follows, viz :—	

Boston,	\$2,068 89	Auburn,	\$50 50
Chelsea,	346 00	Buckland,	606 50
Cambridge,	381 17	Bridgewater,	39 00
Fall River,	368 75	Brockton,	172 00
Gloucester,	50 00	Billerica,	48 50
Holyoke,	59 50	Beverly,	39 00
Haverhill,	53 00	Braintree,	66 50
Lawrence,	834 50	Barnstable,	15 50
Lynn,	180 25	Bernardston,	45 42
Lowell,	225 50	Berlin,	108 50
Newton,	288 00	Clinton,	58 00
Newburyport,	59 00	Charlton,	5 00
New Bedford,	209 75	Dartmouth,	46 00
Salem,	201 00	Dalton,	228 00
Springfield,	174 00	Danvers,	93 00
Somerville,	39 50	Edgartown,	17 00
Taunton,	347 75	Easton,	40 00
Worcester,	694 25	Foxborough,	8 00
Arlington,	135 00	Grafton,	41 50
Adams,	72 00	Hingham,	63 00
Amherst,	30 00	Hardwick,	26 00
Andover,	81 00	Holliston,	8 50

CONCLUSION.

Hadley,	\$57 50	Plymouth,	\$46 00
Ipswich,	1,230 96	Quincy,	54 00
Lancaster,	46 00	Randolph,	69 50
Leicester,	152 50	Richmond,	90 00
Lee,	71 25	Rockport,	194 50
Lexington,	19 00	Stoughton,	28 00
Lynnfield,	17 50	Stoneham,	34 50
Middleborough,	117 00	Stow,	49 00
Mansfield,	38 50	Sandwich,	68 00
Methuen,	62 50	Wilbraham,	39 00
Milford,	111 50	Ware,	17 50
Marblehead,	65 50	Warwick,	98 50
Medford,	105 75	Woburn,	170 50
Needham,	125 25	Weymouth,	43 00
Natick,	62 50	West Brookfield,	491 50
Northfield,	61 50	Walpole,	56 50
North Brookfield,	35 25	West Bridgewater,	42 00
Pittsfield,	80 00	Westport,	40 50
Petersham,	30 00	Weymouth,	5 00

Amount paid treasurer of the Commonwealth, . . . \$16,092 16

CONCLUSION.

The great increase in the number of destitute persons, occasioned by the scarcity of remunerative employment, must have seriously crowded the only remaining State Almshouse during the past winter, had not the legislature of the previous year transferred the support of a considerable number of such persons to the various cities and towns of the Commonwealth.

I am inclined to the opinion that the coming winter will witness still greater destitution, but of a character to demand the attention of private, rather than of public, charity. Business depression usually affects first the shiftless and dissolute, who have no standing in the labor market, unless there is a scarcity of help. But there is no question that a long continued depression enlarges the borders of pauperism, and includes within its pale many whose claims upon the enlightened charity of a community are clear and unquestionable.

I took occasion in my last report to indicate that the first stage only had then been reached, and that excessive liberality in that direction might be productive of more misery than its opposite. But another year has since passed, and the

GENERAL AGENT'S REPORT.

gloom that then overspread the community has gradually deepened. Poverty and want have now found lodgment under roofs where they had long been strangers. It is easy to solace ourselves with the thought that the charity of our people is boundless, unmindful of the fact that it too often fails in discernment, and that the importunate and clamorous seldom lack, whilst the humble and retiring want bread. The wounded deer not more certainly seeks the covert, than does honest poverty seek to elude the public gaze. It should be sought for, as of old one sought a place of repentance, "carefully, with tears."

I trust that the Board will not fail to call attention to the suffering condition of the honest poor in our midst, and point out some plan by which their necessities may be relieved, and fraud and imposture detected and punished.

Perhaps this may be effected by a concentration of existing organizations, or by a thorough reformation of their modes and means of relief. Experience suggests the expediency of abolishing "soup kitchens," and sending true-hearted men and women to search out those whose destitution is consequent upon impaired health, or failure to obtain employment, and whose little means have not been spent in riot and indulgence, but carefully hoarded against the evil day whose sun has so long delayed its setting.

Very respectfully,

S. C. WRIGHTINGTON.

OCTOBER 1, 1875.

STATISTICS OF IMMIGRATION.

SUPPLEMENT.

TABLE No. 1.

Showing the Number of Immigrants arriving at the Port of Boston, from April 20, 1837, to May 10, 1848, and the Amount Received in Commutation of Bonds during that period.

YEAR.	Number of Immigrants.	Amount Received.	YEAR.	Number of Immigrants.	Amount Received.
1837, .	2,954	\$5,188 00	1844, .	4,602	\$9,204 00
1838, .	1,138	2,276 00	1845, .	8,550	17,100 00
1839, .	1,709	8,418 00	1846, .	15,504	81,008 00
1840, .	8,237	6,474 00	1847, .	24,245	48,490 00
1841, .	8,649	7,298 00	1848, .	6,784	13,568 00
1842, .	5,445	10,890 00	Total, .	79,868	\$159,736 00
1843, .	2,411	4,822 00			

From April 20, 1837, to May 10, 1848, the labor of supervising and collecting was performed by an appointee of the mayor and aldermen of Boston. The dates mentioned represent the calendar year.

GENERAL AGENT'S REPORT.

TABLE No. 2.

Showing the Number of Immigrants arriving at the Port of Boston, from May 10, 1848, to April 1, 1872, and the Amount Received in Commutation of Bonds during that period.

YEAR.	Number of Immigrants.	Amount Received.	YEAR.	Number of Immigrants.	Amount Received.
1848, .	13,927	\$27,494 00	1862, .	2,196	\$4,158 00
1849, .	29,518	32,288 00	1863, .	5,316	9,516 00
1850, .	24,739	36,770 00	1864, .	5,830	10,000 00
1851, .	23,307	43,314 00	1865, .	7,067	13,908 00
1852, .	19,618	40,838 00	1866, .	11,527	23,500 00
1853, .	21,206	44,528 00	1867, .	11,266	23,300 00
1854, .	24,229	44,507 00	1868, .	15,128	30,337 00
1855, .	14,408	27,215 00	1869, .	26,414	52,183 00
1856, .	14,022	23,545 00	1870, .	30,069	45,612 00
1857, .	12,536	21,982 00	1871, .	22,904	31,264 00
1858, .	4,551	9,830 00	1872, .	7,493	8,528 00
1859, .	7,096	13,319 00			
1860, .	7,874	13,365 00	Total, .	367,322	\$639,533 00
1861, .	5,091	8,232 00			

Grand total received in commutation, \$799,269 00

From May 10, 1848, to April 1, 1872, the supervision was performed by officers of the Commonwealth. The dates mentioned represent the official year, which ends September 30. From June 1, 1849, to March 20, 1850, during which period no bonds were commuted, 18,135 immigrants were landed. The amount refunded under the Act of 1853 was \$27,496. The amount refunded under the Act of 1870 was \$32,412.

TABLE No. 3.

Showing the Number of Immigrants arriving at the Port of Boston, from April 1, 1872, to October 1, 1875.

Number of immigrants	1872,	18,464
" " "	1873,	31,042
" " "	1874,	20,223
" " "	1875,	13,468
Total,		83,197
Grand total of immigrants,		530,387

From April 1, 1872, the commutation of alien passenger bonds was discontinued. The dates mentioned represent the official year, which ends September 30.

STATISTICS OF IMMIGRATION.

TABLE NO. 4.

Showing the Nationality of Immigrants landing at the Port of Boston for the several official years, from May 10, '48, to Oct. 1, '75.

PLACE OF BIRTH.	1848.	1849.	1851.	1852.	1853.	1854.	1855.	1856.	1857.	1858.	1859.	1860.	1861.
British Provinces,	1,068	2,290	1,533	2,673	2,543	2,973	3,029	3,274	2,941	993	1,472	1,339	1,011
England, . . .	1,660	3,593	3,248	2,129	1,937	2,105	1,927	1,729	1,893	529	1,129	2,509	1,619
Wales, . . .	25	30	24	16	73	57	402	703	6	7	4	7	11
Scotland, . . .	181	665	89	347	429	449	337	208	153	77	37	49	—
Ireland, . . .	10,827	19,441	19,432	13,141	14,429	16,143	6,724	6,687	5,592	2,356	4,132	3,492	2,003
Sweden, . . .	86	108	144	697	843	1,419	716	536	759	131	32	57	100
Denmark, . . .	—	—	3	1	13	14	17	8	19	3	—	6	4
Germany, . . .	30	222	144	161	376	441	442	264	527	92	65	68	45
Holland, . . .	—	22	—	106	92	19	43	15	39	5	6	19	34
Belgium, . . .	—	—	—	—	19	—	63	142	47	—	—	13	2
France, . . .	20	42	44	83	121	119	114	73	—	52	38	45	37
Spain, . . .	8	5	8	3	19	11	21	14	11	12	16	4	8
Austria, . . .	—	—	—	1	3	—	1	7	1	1	2	3	—
Hungary, . . .	—	—	—	—	4	—	3	4	—	—	—	1	—
Switzerland, . . .	—	—	4	29	21	11	27	13	15	—	11	19	8
Italy, . . .	—	24	17	31	53	27	49	65	169	25	15	32	11
Russia, . . .	—	7	—	6	11	3	7	11	—	2	—	—	3
Poland, . . .	—	—	—	—	14	3	19	11	3	—	—	4	3
East Indies, . . .	—	1	—	2	3	1	3	5	2	1	1	—	2
West Indies, . . .	9	5	19	15	14	34	41	14	25	14	4	—	11
South America, . . .	—	—	—	—	—	—	—	—	—	2	1	—	1
South Africa, . . .	10	—	—	1	4	3	5	2	—	—	—	—	1
Portugal & W. Isl., . . .	3	52	21	158	176	390	402	230	326	243	116	189	169
Other Countries, . . .	—	11	9	4	9	7	16	7	8	6	15	18	8
Totals, . . .	13,927	29,518	24,739	19,618	21,206	24,229	14,408	14,022	12,536	4,551	7,096	7,874	5,091

GENERAL AGENT'S REPORT.

TABLE No. 4.—Continued.

PLACE OF BIRTH.	1862.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	Total.
British Provinces, .	626	1,879	2,299	3,989	4,210	3,902	4,229	4,917	3,668	3,049	2,987	2,539	2,060	1,782	70,912
England, .	576	1,491	1,025	734	2,053	1,796	2,426	6,220	8,278	6,145	7,752	9,226	5,146	3,277	85,718
Wales, .	4	16	179	—	109	—	19	42	144	97	41	33	23	23	2,122
Scotland, .	13	24	52	174	137	117	544	979	1,081	574	1,020	942	602	418	9,991
Ireland, .	631	1,563	739	917	3,252	4,286	4,212	8,558	11,321	9,240	9,498	12,474	8,854	5,174	225,327
Sweden, .	68	5	249	68	129	—	57	493	581	399	1,252	1,235	601	676	11,601
Denmark, .	2	—	10	14	74	—	41	27	31	56	76	152	143	123	841
Germany, .	57	81	633	197	555	285	2,140	4,100	3,460	1,973	2,069	2,677	1,234	591	23,170
Holland, .	—	10	—	21	49	—	149	179	149	100	31	46	51	16	1,220
Belgium, .	2	4	302	—	—	—	210	49	11	24	15	7	22	11	944
France, .	82	33	51	36	98	—	66	71	195	77	139	128	127	165	2,067
Spain, .	16	17	—	9	16	—	19	20	21	31	—	6	5	24	335
Austria, .	—	3	14	—	—	13	23	19	21	20	33	22	10	26	227
Hungary, .	—	—	—	—	78	—	41	9	—	4	—	—	25	2	172
Switzerland, .	17	14	21	—	31	19	29	68	77	23	49	15	6	21	551
Italy, .	16	17	19	—	21	—	40	127	271	287	47	29	162	394	1,993
Russia, .	2	—	—	—	2	—	7	3	12	19	—	96	33	27	259
Poland, .	1	2	—	7	—	—	19	12	49	24	229	281	107	126	921
East Indies, .	—	1	—	—	—	63	42	8	1	—	—	1	—	1	129
West Indies, .	1	12	10	30	25	190	187	54	63	74	10	12	26	32	952
South America, .	—	—	8	—	4	35	37	18	5	13	14	26	3	6	174
South Africa, .	—	—	—	9	91	10	31	56	17	11	—	21	5	3	288
Portugal & W. Isl.,	127	134	180	807	521	518	509	364	611	654	663	1,068	960	544	10,138
Other Countries, .	5	10	39	45	72	42	51	21	2	—	32	6	18	6	477
Totals, .	2,196	6,316	6,830	7,067	11,527	11,266	16,128	26,414	30,069	22,904	26,967	31,042	20,223	13,468	450,519

STATISTICS OF IMMIGRATION.

TABLE No. 5.

Showing the Age of Immigrants landing at the Port of Boston for the several official years, from May 10, 1848, to Oct. 1, 1875.

DATE.	15 years and under.	Between 15 and 25 years.	Between 25 and 50 years.	50 years and upwards.
1848,	2,784	6,264	4,184	695
1849,	5,900	11,800	10,325	1,493
1850,	4,944	9,892	8,548	1,355
1851,	4,920	9,842	7,645	900
1852,	4,858	9,842	8,920	998
1853,	3,244	8,476	8,784	752
1854,	4,875	9,788	8,544	1,022
1855,	3,600	5,390	4,620	798
1856,	2,804	5,608	4,907	703
1857,	2,574	4,989	4,382	591
1858,	849	1,981	1,489	232
1859,	1,927	2,726	1,924	519
1860,	1,572	3,144	2,751	407
1861,	1,126	2,145	1,578	242
1862,	444	862	740	150
1863,	1,089	2,158	1,875	194
1864,	1,262	2,214	2,030	324
1865,	1,428	2,789	2,475	365
1866,	2,537	4,773	3,673	544
1867,	2,253	4,506	3,943	564
1868,	3,142	6,359	4,923	704
1869,	6,221	10,015	9,048	1,130
1870,	6,630	11,618	10,373	1,448
1871,	4,750	9,669	7,503	982
1872,	5,625	11,087	8,189	1,056
1873,	6,895	12,995	9,890	1,262
1874,	4,883	8,221	6,067	1,052
1875,	2,913	5,471	4,217	867
Total,	96,049	184,624	148,497	21,349

GENERAL AGENT'S REPORT.

TABLE NO. 6.

Showing the Sex of Immigrants landing at the Port of Boston for the several official years, from May 10, 1848, to Oct. 1, 1875.

DATE.	Males.	Females.	DATE.	Males.	Females.
1848, . . .	7,701	6,226	1863, . . .	2,842	2,474
1849, . . .	15,375	14,143	1864, . . .	3,198	2,632
1850, . . .	12,615	12,124	1865, . . .	3,828	3,229
1851, . . .	12,182	11,125	1866, . . .	6,416	5,111
1852, . . .	10,798	8,820	1867, . . .	6,259	5,007
1853, . . .	11,166	10,040	1868, . . .	8,076	7,052
1854, . . .	12,830	11,399	1869, . . .	13,485	12,929
1855, . . .	7,850	6,558	1870, . . .	16,736	13,333
1856, . . .	7,713	6,309	1871, . . .	12,407	10,497
1857, . . .	6,602	5,934	1872, . . .	14,300	11,657
1858, . . .	2,451	2,100	1873, . . .	16,602	14,440
1859, . . .	3,848	3,248	1874, . . .	10,373	9,850
1860, . . .	4,716	3,158	1875, . . .	7,016	6,452
1861, . . .	2,634	2,457	Total, . .	241,227	209,292
1862, . . .	1,208	988			

TABLE NO. 7.

Showing the Number of Vessels bringing Passengers from Foreign Ports to the Port of Boston, the Number of such Passengers, and the Expense attending their reception, from May 10, 1848, to October 1, 1875.

YEAR.	No. of Vessels.	No. of Passengers.	Expense.	YEAR.	No. of Vessels.	No. of Passengers.	Expense.
1848,	508	15,407	\$2,175 76	1863,	770	13,787	\$5,957 42
1849,	1,011	35,526	4,834 43	1864,	916	14,091	3,337 00
1850,	1,005	36,567	5,985 42	1865,	917	15,823	3,785 83
1851,	1,128	29,043	6,606 03	1866,	1,089	21,269	3,863 28
1852,	1,180	26,626	6,534 21	1867,	1,074	19,812	4,713 94
1853,	1,159	25,773	5,852 61	1868,	1,141	23,906	4,451 57
1854,	1,067	30,842	6,492 67	1869,	1,386	36,118	4,879 89
1855,	963	22,330	6,492 28	1870,	1,162	39,595	5,343 94
1856,	894	22,609	6,764 86	1871,	993	31,883	4,844 42
1857,	869	20,808	6,567 77	1872,	838	34,743	3,191 50
1858,	760	11,587	6,671 82	1873,	709	40,572	3,775 36
1859,	807	14,623	7,276 22	1874,	602	29,042	3,181 13
1860,	872	15,721	6,997 40	1875,	559	21,993	2,692 70
1861,	661	12,099	6,765 82				
1862,	666	8,430	6,071 .04		25,706	670,535	\$146,106 36

STATISTICS OF LUNACY.

TABLE No. 8.

Showing the Number of State Patients admitted to the State Lunatic Hospitals (excluding transfers) during the past Sixteen Years.

1860,	273	1869,	342
1861,	316	1870,	451
1862,	245	1871,	467
1863,	242	1872,	495
1864,	286	1873,	499
1865,	219	1874,	571
1866,	284	1875,	502
1867,	314		
1868,	328	Total,	5,784

TABLE No. 9.

Showing the Number of State Patients in the State Hospitals on the 1st of October of each Year.

Y E A R .	Worcester Hospital.	Taunton Hospital.	Northampton Hospital.	Totals.
1860,	180	196	221	547
1861,	156	243	216	615
1862,	189	271	232	692
1863,	175	238	248	661
1864,	116	186	216	518
1865,	91	152	235	478
1866,	129	147	272	548
1867,	101	153	271	525
1868,	95	181	264	540
1869,	51	146	234	431
1870,	35	124	209	368
1871,	29	91	215	335
1872,	25	85	230	340
1873,	46	76	246	368
1874,	82	128	291	501
1875,	42	135	261	438

GENERAL AGENT'S REPORT.

TABLE NO. 10.

Showing the average number of State Patients supported at the three Lunatic Hospitals during the past sixteen official years, and the amount paid for their Board.

	Taunton.	Worcester.	Northampton.	Totals.
1860—Average number,	202	154	195	551
Amount paid, .	\$26,260 00	\$20,020 00	\$25,350 00	\$71,630 00
1861—Average number,	288	168	219	625
Amount paid, .	\$30,940 00	\$21,840 00	\$28,470 00	\$81,250 00
1862—Average number,	276	184	271	731
Amount paid, .	\$36,454 00	\$24,304 00	\$35,793 00	\$96,551 00
1863—Average number,	257	184	247	688
Amount paid, .	\$35,080 00	\$25,116 00	\$33,716 00	\$93,912 00
1864—Average number,	212	145	232	589
Amount paid, .	\$30,977 00	\$21,187 00	\$33,899 00	\$86,063 00
1865—Average number,	173	106	225	504
Amount paid, .	\$28,697 00	\$17,581 00	\$37,323 00	\$83,600 00
1866—Average number,	162	143	251	556
Amount paid, .	\$27,378 00	\$24,167 00	\$42,419 00	\$93,964 00
1867—Average number,	142	138	262	542
Amount paid, .	\$25,400 00	\$24,685 00	\$46,866 00	\$96,951 00
1868—Average number,	168	96	264	528
Amount paid, .	\$30,693 00	\$17,595 00	\$48,257 00	\$96,545 00
1869—Average number,	165	75	249	489
Amount paid, .	\$30,025 00	\$18,714 00	\$45,348 00	\$89,087 00
1870—Average number,	147	52	287	436
Amount paid, .	\$26,862 00	\$9,590 00	\$43,176 00	\$79,668 00
1871—Average number,	132	46	232	410
Amount paid, .	\$24,143 00	\$8,447 00	\$42,286 00	\$74,826 00
1872—Average number,	114	43	227	384
Amount paid, .	\$20,787 00	\$7,853 00	\$41,585 00	\$70,225 00
1873—Average number,	97	51	248	396
Amount paid, .	\$17,676 00	\$9,296 00	\$45,254 00	\$72,226 00
1874—Average number,	119	65	286	470
Amount paid, .	\$21,635 00	\$11,841 00	\$52,287 00	\$85,763 00
1875—Average number,	145	69	276	490
Amount paid, .	\$26,470 00	\$12,809 00	\$50,358 00	\$89,637 00

STATISTICS OF LUNACY.

TABLE NO. 11.

Showing the Number of State Patients from the State Lunatic Hospitals, provided for by the Alien Commissioners and Board of State Charities, during the past sixteen years.

Y E A R .	Sent to Asylum.	Transferred to Town of Settlement.	Otherwise provided for.	Total.
1860,	9	4	17	30
1861,	3	4	31	38
1862,	8	10	21	34
1863,	37	13	51	101
1864,	70	9	64	143
1865,	70	6	29	105
1866,	35	—	25	60
1867,	74	22	31	127
1868,	76	24	28	128
1869,	102	58	120	280
1870,	143	90	120	353
1871,	120	92	128	340
1872,	103	97	145	345
1873,	94	97	163	354
1874,	42	82	127	251
1875,	61	207	157	425
Total,	1,042	815	1,257	3,114

TABLE NO. 12.

Showing the Amount collected for the Board of Lunatics and Paupers at the State Hospitals and Almshouses during the past sixteen years.

1860,	\$1,842 00	1869,	\$19,741 00
1861,	2,500 00	1870,	14,235 00
1862,	3,069 00	1871,	9,078 00
1863,	3,451 00	1872,	9,232 00
1864,	2,869 00	1873,	7,206 00
1865,	4,474 00	1874,	7,295 00
1866,	6,722 00	1875,	16,092 00
1867,	5,955 00		
1868,	4,391 00	Total,	\$118,152 00

ELEVENTH ANNUAL REPORT

CONCERNING

THE SICK STATE POOR:

BEING THE

SEVENTH REPORT OF THE SPECIAL AGENT.

1874-5.

SPECIAL AGENT'S REPORT.

To the Board of State Charities.

GENTLEMEN :—The undersigned has the honor to submit herewith the Eleventh Annual Report of the Agency for the Sick State Poor.

Full statements of the origin and legal duties of this department, with the methods of its operations, having been presented in former reports, it is needless to repeat them here. Your officer will therefore confine himself to a brief detail of the work of the year, with the necessary explanations and suggestions.

1. THE WORK OF THE YEAR.

It was your officer's belief that the new law of settlement, known as "the Act of 1874," would so far reduce the number of persons dependent on the Commonwealth as to obviate the necessity for any more state institutions, at least for many years to come, to lessen the number of the employes of the Board, and to permit the consolidation of his own department with the General Agency.

His hopes have been frustrated, in part; first, by the continued stagnation of trade, and the consequent scarcity of employment, which has of itself been sufficient to neutralize for a season the relief expected from that statute; secondly, by the mischievous results of the Act of 1872, which removed the wholesome and effectual safeguards erected by our fathers against an unhealthy and demoralizing immigration; and, thirdly, by sundry decisions of the supreme judicial court, which have overturned the actual practice of nearly twenty-five years, virtually placing Massachusetts at the mercy of the

SPECIAL AGENT'S REPORT.

other States and the adjoining Provinces, and compelling her to be, more than ever, the feeder of their paupers, the custodian of their lunatics, and the foster-mother of their foundlings. The files of his own department show a lamentable and irreparable loss to the community, falling more heavily on our adopted citizens than on the native-born, from the causes just referred to.

The people of the Commonwealth are calling for a curtailing of salaries, a reduction of employes, and strict economy of administration,—a policy which your Board initiated in the year of its creation, and has always insisted on. But how can this be fully attained in the departments of the State Charities, while they permit their public servants to enact new laws and construe old ones after such a fashion as to surfeit the community with paupers, lunatics and criminals—endangering the public safety, enforcing the employment of more public officials, and causing the erection or enlargement, in two or three years, of public buildings which it will take millions to pay for?

Your officer is painfully conscious that under this new legislation, and the recent construction of old laws, a formidable burden is gradually accumulating, which will one day astound the tax-payers, and he unites most cordially with the General Agent in urging the Board, now while there yet is time, to use all its influence to secure for the people that necessary protection for life and property which can only come from prompt and vigorous action by the general court, by the repeal of the Act of 1872, and the defining of the statutes regulating the bringing of strangers into the Commonwealth.

These suggestions have been induced by a review of the experience of the past twelve months, which shows conclusively that, while the cost of administering this department has been decreased by a few hundred dollars, the number of the sick dependent on the State, and of course the total cost of their support, has considerably and abnormally increased; while but for unfriendly legislation, both numbers and cost must have rapidly diminished, notwithstanding the exigency of the times.

VISITATION AND INVESTIGATION.

The work of the year includes,—

- 1st. The visitation of the sick.
- 2d. The investigation of their legal settlements.
- 3d. Communication, oral and written, with overseers of the poor as to their powers and duties, besides a large amount of clerical labor in recording the notices from the towns, the facts learned by investigation, and the figures and dates comprised in some 4,000 bills.
- 4th. The auditing of the bills for the sick and the dead.
- 5th. The special and extraordinary duty of investigating and settling the claims for small-pox.

1. The Visitation of the Sick.

Its purpose is to expose impostors; to decide upon the possibility or expediency of the patient's removal; to learn the nature of the ailment, and if its treatment is proper; to inquire into the whole history of the patient and his ancestors, and fix, if possible, his legal settlement, or to find some kindred of ability to maintain him; to ascertain if the relief given is as much as humanity requires, or in excess of a reasonable sum, with a view to make a suitable reimbursement.

The number of visits for the past twelve months has been 3,270, at an average cost of 20 cents each for expenses, and 56 cents for the compensation of the officers. A large amount of needless expenditure by the towns has thus been prevented, equalling probably several times the cost of this department, while the amount payable by the State has been reduced by at least \$10,000. The total cost of the visitation has not exceeded \$2,500, or about one-half the outlay of the city of Boston for similar service.

2. The Investigation of Settlements.

The labor in this department has been greatly increased by the Act of 1874. More than 4,000 cases have been investigated, and about 400 settlements have been discovered. This result will reduce the payments from the state treasury by at least \$10,000 for the present year, to say nothing of

SPECIAL AGENT'S REPORT.

the sum, many times larger, which would have to be disbursed for these parties in the future. This burden is of course transferred to the cities and towns; but on the other hand, they have been relieved of unnecessary charges for the present and in the future to an extent many times greater than the cost of these investigations, which is about \$1,500 yearly.

3. Clerical Service and Correspondence.

The strictly clerical duty of the department is a little more than equal to the constant service of one person, and its cost does not exceed \$700 for the year. The correspondence is conducted mainly by your Agent. It is very extended and burdensome, and beside the regular business of the office, covers the whole area of the pauper laws, and includes every conceivable question under those laws, and a great many more that no court or legislator ever dreamed of. It is very satisfactory to know that many controversies between the towns have been terminated and much litigation prevented by the information derived from this office and that of the General Agent.

4. The Auditing of the Bills.

A separate account is kept with the towns for every patient coming under the Act of 1865, as the State's liability for each is determined by the facts developed in that particular case. But a complete statement of the results of every year cannot be given at its close, nor sometimes for years afterward. This is due to the numerous cases of doubtful settlement, and to the holding back of their bills by the towns, on various excuses, for an unreasonable time.

Bills of 1872 and previous years are now in process of audit, and the appropriations for each past year have to be kept open by annual legislation to meet the payments. This is a source of much additional and needless labor, not only in this office, but in those of the auditor and the treasurer.

CLAIMS.

Claims and their Settlement.

The following table will show the amount of this work performed from October 1, 1874, to October 1, 1875, and its results :—

	No. of Bills.	Claim.	Allowance.	Deduction.
Support in 1872 and previous years,	40	\$1,284 05	\$408 22	\$875 83
Burials in 1872 and previous years,	1	8 75	8 75	—
Support in 1873,	116	2,758 30	1,212 30	1,546 00
Burials in 1873,	23	289 00	158 50	80 50
Support in 1874,	992	28,364 76	16,868 90	6,495 86
Burials in 1874,	994	6,982 75	6,464 50	518 25
Support in 1875,	831	15,561 21	12,447 04	3,114 17
Burials in 1875,	518	8,811 58	3,614 50	197 08
Small-pox support bills, .	576	92,722 06	51,581 39	41,140 67
Small-pox burial bills, .	83	2,018 85	1,591 25	427 60
Total Support,	2,555	\$135,690 38	\$82,517 85	\$53,172 53
Total Burials,	1,619	13,060 93	11,837 50	1,223 43
Total,	4,174	\$148,751 31	\$94,355 35	\$54,395 96

Of the foregoing bills for support in 1875, 252 were for children in the Massachusetts Infant Asylum, 11 for Indians, and 58 for paupers whose wives have settlements, and the amount so paid was \$10,642.60.

The above table shows that the work of the past year has resulted in protecting the State from illegality and overcharges amounting to \$54,395.96.

The cost of auditing the bills is about \$900 per year. To sum up, then,—the work of visitation costs about \$2,500 ; of investigating settlements, \$1,500 ; the clerical service, \$700 ; and auditing, \$900,—in all, \$5,600, which is at present the average yearly cost of this department. Surely there is little room for extravagance here, considering that its field is the entire State ; that it has charge of 4,000 cases a year, scattered through 300 cities and towns ; that the necessary travel of its officers exceeds 100,000 miles per annum, and that it

SPECIAL AGENT'S REPORT.

carries and fulfils the entire responsibility of the State to the municipalities for their claims for the relief of the state poor.

The Number of the Sick.

From October 1, 1874, to October 1, 1875, 2,030 notices of sickness among the state poor have been sent to the Board, covering 2,409 patients, a slight increase over 1874. In the tables that follow will be shown the time and locality of the sickness.

The Time of the Sickness.

The following table will show the number of cases in each month between October 1, 1874, and October 1, 1875:—

MONTHS.	1874.		1873.	
	Notices.	Persons.	Notices.	Persons.
October,	111	140	88	101
November,	113	144	154	186
December,	179	207	226	257
	1875.		1874.	
January,	459	528	499	574
February,	242	291	233	273
March,	234	284	206	248
April,	133	158	175	203
May,	116	132	112	138
June,	82	102	95	113
July,	95	113	89	100
August,	112	131	87	98
September,	154	179	80	95
Totals,	2,030	2,409	2,043	2,386

LOCALITY OF SICKNESS.

The next table will show the localities whence came the notices of the last two years, by counties.

COUNTIES.	1875.	1874.
Barnstable,	3	7
Berkshire,	31	38
Bristol,	208	254
Dukes,	—	—
Essex,	186	218
Franklin,	24	17
Hampden,	131	102
Hampshire,	85	39
Middlesex,	106	154
Nantucket,	1	2
Norfolk,	31	51
Plymouth,	22	21
Suffolk,	1,061	925
Worcester,	191	215
Totals,	2,030	2,043

The following table gives the number of notices sent from each county for each month,* showing at once the amount and the locality of the sickness in each month, and the proportion to the population of each county. It will be seen that five counties, with a population of 1,123,799, send 1,777 notices, while the other nine counties, with a population of 527,853, send but 253 :—

* Between October 1, 1874, and October 1, 1875.

SPECIAL AGENT'S REPORT.

COUNTIES.	1874.			1875.								Totals.	Proportion to Popu- lation.	
	October.	November.	December.	January.	February.	March.	April.	May.	June.	July.	August.			September.
Barnstable,	1	1	1	1	1	1	1	1	1	1	1	2	3	1 to 10,715
Berkshire,	2	3	2	8	—	5	3	2	2	—	2	2	31	1 to 2,202
Bristol,	13	23	10	42	19	24	20	13	10	4	12	18	208	1 to 680
Dukes,	—	—	—	—	—	—	—	—	—	—	—	—	—	0 to 4,071
Franklin,	17	11	14	41	15	23	12	15	10	8	8	12	186	1 to 1,201
Hampden,	—	—	2	2	5	2	4	4	2	—	2	1	24	1 to 1,404
Hampshire,	12	3	12	24	17	13	10	6	10	6	7	11	131	1 to 720
Middlesex,	1	2	1	3	1	4	6	7	3	3	1	3	35	1 to 1,280
Nantucket,	8	9	7	17	14	17	7	4	2	4	4	13	106	1 to 2,680
Norfolk,	—	—	—	1	—	—	2	—	—	—	—	—	1	1 to 3,201
Plymouth,	5	—	5	10	2	3	2	1	—	—	1	2	31	1 to 2,846
Suffolk,	1	1	4	4	3	—	—	2	1	1	1	4	22	1 to 3,152
Worcester,	38	47	103	275	140	117	58	50	35	61	61	71	1,061	1 to 3,344
Totals,	14	14	14	32	26	26	11	12	7	8	12	15	191	1 to 1,101
Totals,	111	113	179	459	242	234	133	116	82	95	112	154	2,080	1 to 814

LOCALITY OF SICKNESS.

Of the above aggregates, the towns composing the former Monson Almshouse district send 412 notices ; while from the Bridgewater district come 265 ; and from the Tewksbury district, 1,353.

The 2,030 notices for 1874-5 were forwarded to the Board from 150 cities and towns. In 1874, 172 towns contributed notices. In 1873, 154.

The places furnishing the largest number are as follows :—

TOWNS.	1875.	1874.
Boston,	1,037	914
Fall River,	97	113
Worcester,	77	92
New Bedford,	73	91
Gloucester,	62	71
Springfield,	56	42
Lawrence,	52	56
Holyoke,	40	32
Cambridge,	29	47
Chelsea,	24	23
Haverhill,	20	23
Taunton,	18	34
Lowell,	17	30
Lynn,	15	31
Milford,	13	11
Peabody,	10	8
Salem,	10	15
Adams,	9	5
Chicopee,	9	9
Ware,	9	11
Whately,	9	1
Totals,	1,686	1,634

Thus it appears that the above twenty-one cities and towns furnished 1,686 out of 2,030 notices, while the remainder of

SPECIAL AGENT'S REPORT.

the State furnished but 344; no other place sending over seven.

The Cost of Supervision and Maintenance.

The aggregate of the appropriations for this department for 1875 was \$41,500, which was expected to cover all the expenses of this office, as well as to provide for the support of the sick and the burial of the dead. It will be sufficient for these purposes, and a surplus will remain.

The average number of ordinary cases is now more than 200; but the average cost is exceeding \$2 per week, as the town officers, becoming better informed as to the intent of the law, are wisely shortening as much as possible the period of dependence.

5. Epidemic Disease.

The continuance of small-pox in the Commonwealth is greatly to be regretted. It is mainly due to causes set forth in this Report; and the comparative immunity of former years cannot be expected till the ancient safeguards are restored. The constant influx of infected persons keeps up the disease, which finds its victims among the annually increasing number of non-vaccinated infants and strangers.

The special duty assigned to your officer of examining the claims of the towns for expenses incurred during the epidemic of 1872-3, has imposed a large amount of additional labor upon himself and his assistants. But the result has justified both the labor and the cost. During the past year 659 claims, to the amount of \$94,740.91, have been finally settled for \$53,172.64, with a saving to the State of \$41,568.27.

The expenditure for the work of tracing out the histories of the patients, many of whom have been dead nearly three years; for verifying the accounts, some of which were entirely fraudulent; and for ascertaining what outlays were necessary and judicious, and therefore properly payable from the state treasury, has been \$3,387.14; of which \$527.80 was for travel, and \$155.09 for record-books, postage and incidental expenses. A few months more of labor will terminate this

COST OF THE AGENCY.

task and the expense attending it, and the State will have saved nearly \$100,000 by the service rendered.

2. EMPLOYÉS AND THEIR COST.

The ordinary expenses of the year ending September 30, 1875, have been \$5,541.83, being less than last year by \$362.36. The details are as follows:—

1. Compensation.

1. H. B. Wheelwright, Agent,	\$2,347 50
2. F. H. Cowing, assistant,	800 00
3. S. A. Wheeler, assistant,	720 00
4. George H. Burt, assistant,	180 00
5. F. T. Clark, assistant,	180 00
6. Henry Shaw, medical assistant, 3 months,	120 00
7. Temporary service,	144 00
	<hr/>
	\$1,491 50

2. Travelling Expenses.

1. H. B. Wheelwright,	\$422 72
2. F. H. Cowing,	189 76
3. S. A. Wheeler,	148 28
4. Henry Shaw,	47 49
5. Temporary assistants,	51 50
	<hr/>
	809 75

3. Office Expenses.

1. Postage, telegrams, express, messengers, ledgers, stationery, etc.,	240 58
	<hr/>
Total ordinary expenses,	\$5,541 83

3. THE DEPARTMENT OF THE SICK STATE POOR.

This department has maintained a separate existence for nearly seven years. It has been thoroughly organized; its officers are familiar with their duties; the work goes on from year to year systematically and economically, and, in brief, the purposes of its establishment have been fulfilled.

In compliance with the demand of the people, which your officer believes to be well founded and wise, that the number of bureaus in the state government should be as limited as

SPECIAL AGENT'S REPORT.

the necessities of the public business will allow, he recommends that this department be consolidated with the General Agency of the Board after the close of the present calendar year.

Appended to this Report are the usual instructions to the overseers of the poor, with all necessary forms of bills. As these are sent annually to every board in the State, there is no excuse for errors in fulfilling those requirements of law upon which their right to reimbursement depends, or for inaccuracies in the claims presented. Your Board and its officers must not be held responsible for losses to the towns, resulting from the neglect by their own authorities of directions so simple and explicit as those that follow. These are no traps, as some officials insist, to catch the unwary, but the plainest possible statement of the safeguards placed by the legislature around expenditures for state paupers from the public treasury.

H. B. WHEELWRIGHT.

OCTOBER 1, 1875.

INSTRUCTIONS TO OVERSEERS.

BILLS.

When a State pauper falls ill in a city or town, and calls for help, on the very day the same is granted one of the overseers should forward to the Board of State Charities a notice similar to the following:—[and for this reason. *The statute allows no reimbursement soever for aid granted before the day of notice.*]

To the Board of State Charities.

GENTLEMEN:—John Brown, a state pauper, is ill in this town [or city], and unable to be removed to a state almshouse. He has called for aid, which we have rendered, and for which we shall claim reimbursement from the State to the extent of the statute.

Yours respectfully,

JOHN WILLIAMS, *Overseer of Poor of*

Residence, No. 2 Oak Street.

Disease, Consumption.

Where there are no streets, the overseer must designate the locality of the party's residence as distinctly as possible, that he may be visited without trouble or delay by some officer of the Board, if thought desirable. The disease must in all cases be specified.

When assistance has ceased, it is expedient to make up and send in the bill immediately, while the facts are yet fresh in memory.

And here follow two forms, one of which is to be used when the party is aided at his own home or at the house of some friend; the other when he is removed to the local almshouse, or supported by agreement in a family at a given weekly rate. Overseers must give such a history as will show that the party, as far as they can possibly ascertain, has neither a *military* or *civil* settlement in the Commonwealth. They must also specify with accuracy the date of the commencement and close of the relief, as the law requires the reimbursement to be fixed at a *weekly* rate during its continuance.

SPECIAL AGENT'S REPORT.

Whenever relief is continued in any case beyond the 31st of December of any year, they must send a new notice for that case on January 1 of the next year. When such notice is not renewed, the town has no claim against the State (see Gen. Stat. chap. 72, sect. 57), and when the residence and disease are omitted, the parties are not visited.

 FORM OF BILLS.

 FORM NO. ONE.

 COMMONWEALTH OF MASSACHUSETTS, to *City (or Town) of* _____, DE.

For support of _____,

a State Pauper, too ill to be removed to a State Almshouse,

from _____, 187 , to _____, 187 , . \$ _____

as follows:—

- | | | |
|--|-----------|----------|
| 1. Provisions and Supplies, | | \$ _____ |
| 2. Clothing, | | _____ |
| 3. Rent, | | _____ |
| 4. Fuel, | | _____ |
| 5. Medicine, Medical Attendance and Nursing, | _____ | \$ _____ |

 HISTORY.

We hereby certify that the above bill is correct and statement true to our best knowledge.

_____	} Overseers of Poor

	of _____.

ss. _____, 187 .

Sworn to before me, this day.

 _____, *Justice of the Peace.*

SPECIAL AGENT'S REPORT.

FORM NO. TWO.

COMMONWEALTH OF MASSACHUSETTS, to *City (or Town)* of _____, DR.

For support of _____,

a State Pauper; too ill to be removed to a State Almshouse,

from _____, 187 , to _____, 187 , . \$ _____

as follows:—

Cash paid board in _____

_____ weeks, at \$ _____ per week, . . . \$ _____

HISTORY.

We hereby certify that the above bill is correct and statement true to
our best knowledge.

_____ } Overseers of Poor
_____ } of _____

ss. _____, 187 .

Sworn to before me, this day.

_____, *Justice of the Peace.*

FORM OF BILLS.

COMMONWEALTH OF MASSACHUSETTS, to City (or Town) of _____, DR.

For Burial Expenses of _____,

an _____ State Pauper, \$ _____

Said _____ died _____, 187 , of _____,

_____ and was buried _____, 187 .

HISTORY.

We hereby certify that the above bill is correct and statement true to our best knowledge.

_____ } Overseers of Poor
of _____

ss _____, 187 .

Sworn to before me, this day.

_____, P.

NINTH ANNUAL REPORT

OF THE

VISITING AGENT

OF THE

BOARD OF STATE CHARITIES.

1874-5.



VISITING AGENT'S REPORT.

To the Board of State Charities.

GENTLEMEN :—The Seventh Annual Report of the transactions of the Visiting Agency, established by legislative Act in 1869, for the year ending September 30, 1875, is herewith presented.

The personal force of the Agency was changed and reduced during the year, by the retirement of Mrs. M. B. Copeland in January, and B. Berkley Johnson in March, and by the temporary employment of Francis Hinckley a portion of the time since. There was no change or reduction in the character or volume of the work, by legislation or circumstance. The expenses were considerably lessened, in the aggregate and per capita.

The duties of the Agency have been described at length in former reports. They are mainly defined in chapter 359 of the Acts of 1870. They relate to the minor wards of the State wherever found, and to juvenile offenders before the courts. They include the obligations of law in the conditions of wardship and guardianship; the considerations of charity toward the dependent and erring; and prudential measures for the prevention of crime by the young, and for the recovery of youthful offenders to better ways. The performance of them is profitable to individuals and the State; the results being personal welfare, and direct, actual saving of money for the Commonwealth.

The duties are exercised towards the wards by a system of "visitation" to all, wherever located; by investigation of all applications or proposals for release from control or change in care; by seeking situations in families for those in institutions, or before the courts, suitable therefor; and toward the offenders by an appearance at the courts, in the interests of

VISITING AGENT'S REPORT.

the child, whenever any one under seventeen years of age is arraigned for any offence. During the year more than forty-two hundred children were dealt with by the Agency in these ways.

VISITATION.

The State has in its custody or care about twenty-three hundred minors—offenders and dependents. Nine hundred and twenty of them are in its juvenile institutions at Westborough, Lancaster and Monson; one hundred and twenty-five at the institutions at Bridgewater and Tewksbury; twelve hundred and eight—borne upon the visiting roll—are in families (its unwallled institution) within the limits of New England; about seventy-five are so situated outside as to need only occasional care—they are not borne upon the visitation list, but receive such attention as their circumstances demand. The Agency's duty of visitation extends to all. The schools are under control of superintendents. Children therein are generally visited in their congregate capacity, and mainly to gain a knowledge of them for future acquaintance outside the walls, and not for the exercise of care for them within. The unwallled institution of the State (larger than the three schools combined) is in charge of the Visiting Agency, and to the Agent and his assistants is intrusted the care and management of its inmates. Whatever of care belongs to those within walls, belongs in kind to those without. Visits throughout the extent of the unwallled institution are to individual wards; the relations established and maintained with them are personal and intimate.

The superintendents of the schools have and exercise capacity and integrity in the discharge of their duties. The children therein have good care and training. The numbers and condition of them are made known through the several reports of those having them in charge; they will therefore not be further referred to in this Report, except in case of those who may have had an outside relation during the year. The statements which follow relate to wards of the State outside the schools.

VISITATION.

At the commencement of the year, October 1, 1874, there were thirteen hundred and sixty-one (1,361) juvenile wards borne upon the visitation list, located in families, upon indenture, or trial, or probation, temporarily in school, or elopers from place or institution, subject to visit or search by this office. They went to their respective places as follows:—

	Boys.	Girls.	Total.
From Reform School,	394	—	394
Industrial School,	—	87	87
Primary School,	284	153	437
Board of State Charities,	296	73	369
Monson Almshouse,	18	16	34
Tewksbury Almshouse,	1	4	5
Bridgewater Almshouse,	1	1	2
Town Almshouses,	23	10	33
Total,	1,017	344	1,361

Of the above, seventy-six boys and eight girls were children in the custody of the Board, temporarily in the Primary School, leaving nine hundred and forty-one (941) boys and three hundred and thirty-six (336) girls, or twelve hundred and seventy-seven (1,277) children, outside of the schools, actually subject to visitation or search.

There were added to this number, during the year, 321 children who went out from the various institutions, or were committed to the Board of State Charities, as follows:—

	Boys.	Girls.	Total.
From Reform School,	117	—	117
Industrial School,	—	50	50
Primary School,	50	44	94
Board of State Charities,	44	10	54
Tewksbury Almshouse,	2	2	4
Town Almshouses,	1	1	2
Total,	214	107	321

VISITING AGENT'S REPORT.

Making the total number of children to be visited, found or accounted for during the year, 1,862, as follows :—

	Boys.	Girls.	Total.
From Reform School,	511	—	511
Industrial School,	—	137	137
Primary School,	334	197	531
Board of State Charities,	340	83	423
Monson Almshouse,	18	16	34
Bridgewater Almshouse,	1	1	2
Tewksbury Almshouse,	3	6	9
Town Almshouses,	24	11	35
Total,	1,231	451	1,682

These numbers are subject to the following explanation; and it may be remarked that it is nearly impossible to classify children at any particular time and have such classification remain correct for any length of time; children are constantly changing from one class to another, but none are lost from observation or record; the records of the Agency reveal the facts with exactness and detail as they appear from time to time. Three boys from the Reform School were placed out twice during the year. Two who were out October 1, 1874, were returned, and again placed out. Five of the girls from the Industrial School who were out at the commencement of the year were returned, and were again placed out. Three boys from the Primary School, out October 1, 1874, and returned, were again placed out. One of the boys from the Primary School was placed out twice during the year. Of the eighty-four Board of State Charities' children in the Primary School, October 1, 1874, thirty-two are still there, and have not been out during the year. Of those committed to the Board of State Charities during the year, nineteen have been sent directly to the Primary School, and have remained there until the present time. Thus there were 1,616 different children out, in place or on probation, subject to visit, during the year.

VISITATION.

The search for and visits to these children showed the situation or record of them to be as follows at the close of the year :—

Reform School.

There were living at home, with friends or relatives, on probation,	
at work, or at school, and behaving well,	226
At home on probation, conduct doubtful,	38
At work on wages, under bargain made with the assent of this	
Agency,	59
In families on trial, or under indenture,	63
Not found, gone West, or to foreign countries,	39
At sea and United States army,	11
Absconded from place, and not yet found,	14
Returned to school,	32
Sent to House of Correction,	20
Sent to State Prison,	1
Arrested and fined,	6
Died,	2
	<hr/>
	511

Of this number there passed from visitation by return, death, im-	
prisonment for a long time, or arrival at age, etc.,	98
Leaving to visit the ensuing year,	413

Industrial School.

Of those who went out from the school, there arrived at the age of	
21 or 18, and so became free from control of the State by expira-	
tion of sentence,	20
There were married,	10
Returned to school,	28
Dead,	1
Sent to House of Correction,	2
Entered house of ill-fame,	1
Runaway from place,	2
Put on probation to the care of friends or relatives,	33
Indentured or placed on wages,	40
	<hr/>
	137

Deducting those who were married, died, or returned or arrived of	
age, in all,	58

There were left to visit the ensuing year,	79
--	----

VISITING AGENT'S REPORT.

Primary School.

The statement concerning this school is,—

	Boys.	Girls.	Total.
Number under indenture, or in families or on trial, or at work on wages, . . .	242	140	382
Number whose indenture has expired, . . .	29	25	54
returned,	19	18	37
gone to friends,	16	7	23
died,	4	1	5
absconded prior to Oct. 1, 1874, and not found,	14	2	16
runaway during the year, not found,	10	2	12
married,	—	1	1
adopted,	—	1	1
Total,	334	197	531
Deducting those to whom no further visits are necessary,	113	53	166
There are left to visit the ensuing year,	221	144	365

Board of State Charities' Children.

The history of these children is substantially as follows:—

	Boys.	Girls.	Total.
Number who served out indentures, and are now at work on wages,	6	—	6
Number at work on wages under control of the Board,	49	7	56
Number in families under indenture,	26	6	32
on trial,	65	36	101
in care of friends,	84	17	101
who left their place without leave,	11	1	12
not found, mostly out of the State,	14	6	20
who escaped from Primary School, etc.,	5	—	5
who died,	3	2	5
arrested and fined,	4	—	4
and in jail,	3	1	4
committed to Bridgewater Workh'se,	—	1	1
Carried forward,	270	77	347

VISITATION.

TABLE—Continued.

	Boys.	Girls.	Total.
<i>Brought forward,</i>	270	77	347
Number committed to house of correction,	1	—	1
to State Prison,	1	—	1
to reform schools,	7	2	9
of refugees from justice,	1	—	1
in houses of ill-fame,	—	1	1
in Primary School,	60	3	63
Total,	340	83	423
Deducting those who have passed or may pass from visitation,	52	14	66
There are left for visitation,	288	69	357

Monson Almshouse.

Number whose time expired,	2	9	11
who absconded,	1	—	1
adopted,	—	1	1
of indentures annulled,	1	—	1
still in place, under indenture,	14	6	20
Total,	18	16	34

Leaving fourteen boys and six girls from this institution still in the care of the State subject to visitation.

Bridgewater Almshouse.

Of the two children out from this institution at the commencement of the year, one, the boy, arrived at manhood, and the girl was adopted. By these occurrences all of the children placed out from this institution have gone from the care of the State.

Tewksbury Almshouse.

Of the nine children from this institution under care of the Agency during the year, one girl arrived at her majority, one

VISITING AGENT'S REPORT.

was sent to the Primary School, and three boys and four girls are still in place. Leaving seven children from the almshouse to care for the coming year.

Town Almshouses.

Of these children there are,—

	Boys.	Girls.	Total.
Still in place,	20	9	29
Went to friends,	2	—	2
Time out,	1	1	2
Returned,	—	1	1
Not found,	1	—	1
Total,	24	11	35

Leaving 30 children of this class, 21 boys and nine girls, still to visit.

Deducting from the total number on the list to visit during the past year, those who have died, been returned, arrived at age, and the children in the custody of the Board who are now in the Primary School, there remain at the commencement of the new year, twelve hundred and eight children who are in families or on probation, placed out by the following authority :—

	Boys.	Girls.	Total.
By Reform School,	413	—	413
Industrial School,	—	79	79
Primary School,	221	144	365
Board of State Charities,	228	66	294
Monson Almshouse,	14	6	20
Tewksbury Almshouse,	3	4	7
Town Almshouses,	21	9	30
Total,	900	308	1,208

INVESTIGATION.

A less number of children went out from the schools (or walled institutions) into families (the unwalled institutions) during the year than in the one immediately preceding; but a less number returned from outside to inside in the later year. The outgoes were lessened by a more cautionary policy of release at the reformatories, and by the dull times, which closed places for boys outside, men having been found to fill places that in good times would be open for boys. The decrease in the number returned is due to the better preparation of the children at the schools for going out, and to the better location and care of them outside.

Most of the wards of the State in its unwalled institution are doing well. Over eighty per cent. of those from the dependent class, and seventy per cent. of those from the offender class, or seventy-five per cent. of all, are doing well, or, at least, are not doing badly. In this reckoning, the children taken from the courts, and placed in families by the Visiting Agent, are placed with the offender class. The percentage of their well-doing is a little larger than that of those from the Reform School.

INVESTIGATIONS — SEEKING PLACES FOR CHILDREN.

The minor wards of the State come into its care or custody for a long term of years, most of them for the period of minority, with a view to their reformation, or elevation from the condition of dependence upon others to that of self-dependence; even with the offender, the purpose is not punishment. Whether the purpose is to lift up to the position of self-care or to the plane of right intention and action, the process is long; the accomplishment is by steps, in various ways.

There comes a time to most juvenile offenders and dependents, long before the period of minority is passed, when the processes of the schools have accomplished most, and must be tested by the children in locations outside of them; where support, training and discipline are changed, in order to give greater exercise to self. These changes of expediency are enforced by the necessity of removals to make room; those upon

VISITING AGENT'S REPORT.

whom the schools have effectually wrought, must give place to those who are being sent thereto through the ways of poverty and offence, to receive needed discipline and instruction. These changes do not signalize a work completed, but only a change in process and place for its completion.

In order that there may be no counteraction or hindrance of the work begun at the schools, but rather its continuance and promotion in each individual case, all proposals for changes from an inside to an outside relation, whether they come as applications from friends or strangers to take children, or arise from the action of the authorities of the schools, are subject to investigations. The Visiting Agent is charged with the duty of such investigations. They are thoroughly made by personal inquisition of persons and places; they are intended to discover the peculiarities of the situation and influences of the place suggested for the child. The results of the investigation are reported to the institutions or officers having the children in charge, and become important factors in the question of disposal.

During the year, three hundred and ninety-seven such investigations were made and reported. This number exceeds the number of persons who went out from the schools by seventy-eight. This seventy-eight represents the number of investigations unfavorable to going out, and such special ones as arose during the year.

Seeking Places for Children.—At every opportunity that occurs, but mainly while visiting the wards, are places sought outside the schools for children within. A large number of places come to knowledge through applications. The same inquiry concerning the fitness of persons and the suitability of places is made, whether the person who is willing to take a child is introduced as an applicant, or is found by the seeking of the Agency. Just about as many suitable places were found for boys during the year, as there were boys suitable to go out. If the times had been such as to make a greater demand for boys from our schools, the class of doubtfully prepared could have been drawn upon; in that class are frequently found boys who do well outside the school.

ATTENDANCE AT COURT.

About thirty places remained unfilled at the close of the year, which were either unsuitable, or could not be filled at the time of need.

The demand for girls is always greater than the supply, and the lack of supply has turned the demand somewhat away from the Agency. More than one hundred places for girls remained unfilled at the close of the year, into most of which girls could have gone if they could have been had therefor.

ATTENDANCE AT COURTS.

The Act relating to juvenile offenders, now included with the Visiting Agency one in chapter 359 of 1870, was originally introduced as a separate Act; but its duties were so consonant with those of the Visiting Agency, that the two were united in one; and thus were secured completeness in legislation and economy in administration.

In its purpose was contemplated the fact that hundreds of children annually come before the courts charged with petty or grave offences, who had neither friend nor counsel to show their innocence when guiltless, to speak for them when guilty, or to suggest disposals that were not punishments. It discerned, that among the hundreds who were brought, there were some of the guilty who could be recovered to better ways without confinement in correctional or reformatory institutions; that there was even a better way for the restraint of some than incarceration. It therefore liberalized the law with new methods of dealing, by allowing magistrates to commit children to the care of the Board of State Charities, and provide for them, through the Visiting Agency, with individuals or in families. It also provided for an examination of cases of complaint by the Visiting Agent before trials—for his attendance at trials in the interest of the child, etc. The policy thus inaugurated has resulted in great benefit to individuals, as many personal histories will show, in reducing the number of children held and maintained as offenders in institutions, while it has permitted no increase of crime or bad conduct among juveniles in the communities. The money-saving operation of the law will more fully appear hereafter.

VISITING AGENT'S REPORT.

During the year now in review, eighteen hundred and eighty-two children were complained of, of which complaints this Agency had notice, and to which it gave examination. In some cases previous investigation showed that an actual attendance at the trial was not necessary, but at nearly all trials there was an attendance from the Agency. Of all the Agency had knowledge, and to all gave attention.

These cases were brought before sixty-two different magistrates. They arose in all of the counties of the State, although a majority of the towns did not furnish any. Seventeen hundred and six of those complained of were boys, one hundred and seventy-six were girls. Forty-three different kinds of offences were charged; relieved of technical distinctions, they may be aggregated into seven classes, and thus appear: against property, ten hundred and sixty-one; against person, two hundred and fifty-two; good morals, one hundred and twenty-one; for stubbornness, one hundred and fifty-one; mischief, one hundred and ninety-two; disturbance, eighty-six; and for miscellaneous offences, nineteen. Against some of these children more than one complaint, and in one case at least, as many as five, were brought at one time; but for the purposes of this Report, only distinct hearings are considered.

Twenty-eight of the cases were brought in Berkshire County; twelve in Franklin; thirty-eight in Hampshire; fifty-one in Hampden; two hundred and fifteen in Worcester; three hundred and fifty-one in Middlesex; three hundred and fifty-two in Essex; six hundred and eighty-eight in Suffolk; thirty-four in Norfolk; sixteen in Plymouth; eighty-eight in Bristol; seven in Barnstable; one in Dukes, and one in Nantucket County.

Of the children complained of, two were five years of age; fifteen were six; twenty-six were seven; forty-seven were eight; seventy-seven were nine; one hundred and twenty-three were ten; one hundred and thirty-seven were eleven; one hundred and ninety-four were twelve; two hundred and thirty-seven were thirteen; two hundred and fifty-one were fourteen; two hundred and eighty-eight were fifteen; three

COURT WORK.

hundred and eighty-eight were sixteen; fifty-four were seventeen; eleven were over seventeen; the ages of thirty-two were unknown.

Three hundred and thirty-seven of the persons were of American parentage; fifty-eight English; twelve hundred and fifty-nine Irish; sixty French; thirty-two German; six Italian; six Portuguese; thirty-four African; one Swede; seventeen Scotch; one Russian; two Polish; one Austrian; one Norwegian; two Welsh; two West Indian; and of sixty-three it was unknown.

Upon hearing of the complaints, twenty-five were dismissed; thirty-nine did not appear; three hundred and twenty-three of the persons complained of were discharged; five hundred and forty-nine were put on probation; five hundred and sixty-five paid money penalties; one hundred and sixteen were sent to local or private institutions; one hundred and sixteen were sent to the State Reform School; fifty-three to the State Industrial School; fifty-four were committed to the Board of State Charities; thirteen were sent to the House of Correction; eleven to jail; ten were held for the superior court; one was sent to the State Workhouse; one person appealed; one escaped; and five complaints were withdrawn.

Referring specially to girls, it appears that of the one hundred and seventy-six complained of, one was six years old; two were seven; six were nine; eleven were ten; eight were eleven; eighteen were twelve; fourteen were thirteen; twenty-seven were fourteen; thirty-three were fifteen; thirty-three were sixteen; fifteen were seventeen; and the ages of seven were unknown.

In the disposal of cases against girls it appears that three complaints were dismissed; that one complained of failed to appear; that thirty-seven were discharged; twenty-four paid money penalties; thirty-two were put on probation; one was sent to a local institution; one to the House of Correction; one to the Bridgewater Workhouse; two to the Superior Court; eight to the Boston House of Reformation for Juvenile Offenders; thirteen were committed to the Board of State

VISITING AGENT'S REPORT.

Charities; and fifty-three to the State Industrial School for Girls.

It is believed that the influence of the Agency was felt in the disposal of most of the cases; it is especially suggested in commitments to the Board of State Charities, to local institutions, with those placed on probation, and in some other ways.

It may be observed that the cases arose mainly in the cities and large towns; that the offences were largely against property—some form of larceny; that the persons complained of were mainly of foreign parentage, and that the great majority of the offenders were between the ages of ten and sixteen years.

MINORS SUPPORTED BY CITIES AND TOWNS.

Chapter 370 of the Acts of 1871, requires a semi-annual return from overseers of the poor to the Visiting Agency, of all children supported by the cities and towns. The law is not readily or fully complied with. The helpful or useful purpose intended in its enactment is not realized. If better results are not hereafter realized, the law had better be repealed. The following are the statistics which the returns afford, and the facts concerning them:—

Number of cities and towns in the State,	341
which reported,	227
which did not report,	114
which reported children,	117
which reported no children,	98
of children reported,	459
in almshouse,	242
in families,	64
aided with families,	140
in insane asylum,	2
in local institutions,	6
in blind asylum,	3
in idiotic school,	2
	459
Number able to labor,	140
not able to labor,	319
	459

TOWN AND CITY CHILDREN.

Number physically and mentally sound,	407	
defective in mind,	25	
in body,	21	
in mind and body,	6	
	<hr/>	459
Number of males,	275	
of females,	184	
	<hr/>	459

The defective in mind are classified as follows :—

Insane,	2
Feeble-minded,	11
Idiotic,	18
	<hr/>
Total,	81

It appears that one hundred and thirty-two children ceased from the care of the towns, as follows :—

With friends,	106
Ran away,	2
Placed in families,	12
In orphan asylum,	8
In Little Wanderers' Home,	8
In the care of the State,	6
	<hr/>
Total,	182

The ages of the four hundred and fifty-nine children, as reported, are,—

One year of age, 22	Twelve years of age, 27
Two years of age, 30	Thirteen years of age, 19
Three years of age, 11	Fourteen years of age, 23
Four years of age, 81	Fifteen years of age, 12
Five years of age, 32	Sixteen years of age, 16
Six years of age, 39	Seventeen years of age, 4
Seven years of age, 29	Eighteen years of age, 12
Eight years of age, 34	Nineteen years of age, 9
Nine years of age, 40	Twenty years of age, 4
Ten years of age, 23	Not stated, 20
Eleven years of age, 22	
Total,	<hr/>
	459

VISITING AGENT'S REPORT.

ADOPTION — MISCELLANEOUS WORK.

Under the present law concerning the adoption of children, nine applications arose for the action of this Agency. As remarked in a former report, the present law excludes from investigation and report the class of cases which most need such action—those wherein the children are entirely friendless. There is a class of quasi public institutions, in charge of private parties, that deal in children, which should have supervision in particulars that effect important personal interests; and there are other private transactions with children that should have close inspection; the “slaughter of the innocents” by abortionists, and in the ways that licentiousness has devised, should be made to cease.

Miscellaneous Work.—There comes to the Agency, under the sanction of the law, a large amount of work that cannot be displayed in statistics. Parents and friends of the children in the care of the State, in institutions and out of them, are frequent visitors to the Agency to inquire and confer about such ones. They have a right to be heard; they are heard and advised, although much time is occupied in such hearings. Persons also come to the Agent often by the direction of magistrates, for advise and assistance concerning children who are doing badly, who are breaking away from parental control, who are tending toward criminality; those who should not become criminal burdens upon the State, but who yet should be restrained from wrong and led to right doing. Such comers are aided in ways at the command of the Agency. Some such young persons are to-day being controlled by the Agency, and others there are in the community, doing well, who were guided along and past dangerous places by the hand of the Agency, without public knowledge of such control. Such measures of prevention from criminal conduct the spirit of the law sanctions. Some days, the time of the Agent is mainly spent in hearing, answering and aiding in such cases. The value of such employment, if effective, is obvious. Again, in such hard times for work as the last year has been, many of the older and former wards of the State,

OFFICE WORK AND EXPENSES.

those who have served out indentures, those who have generally of late taken care of themselves, etc., come to the Agency for consultation in regard to employment and for aid to obtain it. They remember the former relations and the benefit of them; in emergencies they turn again to us for further help. Although technically beyond care, it is prudential and politic to assist them. Their appearance occupies the time of the Agency. A family of thousands of wayward and dependent children brings, in variety, perplexing work and anxious cares, sufficient for a larger force than that of this Agency.

CORRESPONDENCE—PERSONS EMPLOYED—EXPENSES.

The correspondence of the year was six thousand three hundred and fifty-seven communications received, and five thousand five hundred and one sent. The communications sent made sixty-one hundred and thirty pages.

Persons Employed.—Seven persons beside the Agent were employed throughout the year in the work of the Agency. Three other persons were employed a part of the time, equaling in all rather more than the continuous service of one. The changes in the force have already been stated. Those remaining performed the duties heretofore stated for each, and among them was divided the work of the retired members, except as temporarily provided for. I desire again to bear my testimony to the amount and the efficiency of the services of my assistants. The nature of the work of the Agency compels the employment before and beyond the hours of official day. Their work in quality and quantity is above the average of that of persons in the State service, while the compensation is below the average payment to such.

Expenses.—The expenses of the Agency were one thousand four hundred twenty-six dollars and sixty-two cents (\$1,426.62), less than they were the year previous. They are tabulated as follows:—

 VISITING AGENT'S REPORT.

Expenses from October 1, 1874, to October 1, 1875.

Salaries,	\$12,579 32
Travelling expenses,	1,413 73
Transportation, clothing, subsistence and medical attendance for children,	730 39
Telegraph, express and postage,	554 29
Capturing runaways,	14 04
Miscellaneous,	80 20
	<hr/>
	\$15,371 97

CONCLUSION.

I do not know that the policy of locating the minor wards of the State in families, and of visiting them therein, is questioned. Yet the value of such policy, and the importance of a system of visitation, may not be appreciated. It must be apparent that it is a good policy for the children; it is a good policy for the State. Without the outlets which places for children in families make for the schools, they would be overflowed. Families in which the children of the State are located constitute an unwallled institution for the State, which must be maintained or else there must be added to the walled ones more space and facilities of control than at present they all together have. The wards cannot be dismissed from control before arriving at majority or the condition of self-care. The unwallled institution needs superintendency, as the walled ones do; without it, it would be useless, as the schools would be without. The system of "visitation" is the exercise of superintendency; withdraw it and the unwallled institution fails, and the children therein must return to more costly care, in walled ones.

The policy of attending courts on the part of the State in the interests of juvenile offenders is so unique in character that it may appear to the casual observer as unwise and profitless. The experience of this Agency in nine thousand seven hundred and seventy cases, which arose under the law during the past six years, has fully assured me that the policy is wise, beneficial and profitable. But being desirous of having the evidence of others who have had experience in the working of the policy, I, a few months ago, addressed a

CONCLUSION.

circular letter to every magistrate in the Commonwealth having authority to act in cases of juvenile offenders, soliciting their opinions upon the value of the juvenile offender law, the duties of the Agency therein, the performance of such duties, and concerning the relations of the Agency to the courts. From nearly every one who now or of late has exercised jurisdiction in such cases have full replies been received. All of the replies but four are favorable to the present law, to the duties of the Visiting Agency therein, and to the manner of its performance of them. Three of the opinions are not entirely favorable, but one only is positively unfavorable. Many of the writers are emphatic in commendation of the law and the conduct of the Agency in the administration of it. Together, the opinions form a valuable treatise upon the subject of juvenile offence.

The juvenile institutions of the State only remain sufficient for those sent thereto through the performance of the duties of the Visiting Agency; withdraw it from the care of the unwalled institution, and the outlets of the schools would be nearly closed. If the attendance of the Agent and his assistants at the courts should cease, there would be sent to the schools—because magistrates could not well employ other means of disposal—more than could be accommodated therein. The schools are now full; only by the action of the Agency in its present capacity in the courts, is the necessity of the immediate erection of other buildings or the establishment of another school avoided. Unless the Agency is active at the courts, the State cannot go through the winter without making, at least, temporary provision in buildings for juvenile offenders. We write not more strongly than the facts will warrant.

It is evident that many of the minor wards of the State can be provided for outside of the walled institutions, and that many of those brought before the courts and convicted of offence can safely be provided for, disposed of, and restrained outside of the reformatories.

Returning again to the matter of expense, a statement of actual and relative costs is in order. The costs of keeping minor wards in the walled institutions is on an average, one

VISITING AGENT'S REPORT.

hundred and sixty dollars a year per child. The cost of keeping such wards in the unwallled institution (families), of attendance at courts, etc., reckoning into the costs all of the expenses of the Agency, is four dollars thirty-one cents per year for each child so kept or dealt with.

The expense of the State on account of all its minor wards in its schools and out of them, is now fifty-five thousand dollars a year less than it was when this Agency begun its operations ; it diminished from the start.

The costs of this Agency's work is now one dollar a year less, per head, for each child it deals with outside the institutions, than it was in the first year of its existence ; it was at first five dollars thirty-four cents per capita ; now it is four dollars thirty-one cents.

It is the opinion of some of the magistrates that it would be profitable for this Agency to have an additional assistant, especially charged with the care of children put on probation from the courts in Boston and vicinity. I share in the opinion. The policy of probation in cases of first and trivial offences already so beneficially employed, might be extended with advantage, if a larger force was in command of this Agency ; and all its work could be better done if it were less crowded.

The Agency is under obligations to the officers of state institutions, to those of the Temporary Home (Chardon Street, Boston), to the matron of the Boston Temporary Home for Destitute Children, and others, for courtesies and favors received.

Thanks are due to the managers and superintendents of the Eastern, Boston and Maine, Boston and Albany, Old Colony, Clinton and Fitchburg, Connecticut River, Providence and Worcester, Boston, Hartford and Erie, Boston, Barre and Gardner, Framingham and Lowell, New Haven and Northampton, and Athol and Enfield railroads, for favors received.

Very respectfully,

GARDINER TUFTS,

Visiting Agent.

OCTOBER 1, 1875.

TWELFTH ANNUAL REPORT

OF THE

SECRETARY

OF THE

BOARD OF STATE CHARITIES.

1874-5.

SECRETARY'S REPORT.

PRELIMINARY.

To the Board of State Charities.

GENTLEMEN :—The Twelfth Annual Report of this office covers the year ending September 30, 1875. First and last, during the year, under orders of the Board, considerable time was spent in making up and bringing forward records of past years. Otherwise the Secretary and his clerks were engaged with their customary duties. The expenses of the office for the year were \$9,002.58, classified as follows :—

Salary of Secretary,	\$3,000 00	
Salaries of clerks,	5,008 76	
		<hr/> \$8,008 76
Printing and stationery,	\$785 17	
Postage and expressage,	111 55	
Binding of documents,	79 25	
Books, newspapers, etc.,	17 85	998 82
		<hr/>
Total,		\$9,002 58

The change of law with respect to the pauper return annually made by towns and cities, enables me to present the Board with the summary of the statistics relating to pauperism in the State, at a much earlier date than heretofore. The Commissioners of Prisons have not yet seen fit to receive the weekly and monthly returns of the county prisons, and they are accordingly still filed in this office, subject to the order of the commissioners or the legislature. Even if the Board had not relieved me by vote from the necessity of tabulating

SECRETARY'S REPORT.

them, I could not have done much in that direction with my present clerical force. Very little use is therefore made of the returns in this Report.

In May last a second conference of delegates from charitable boards or commissions was held at Detroit in connection with the general meeting of the Social Science Association. The States of Massachusetts, New York, Pennsylvania, Michigan, Illinois and Wisconsin were represented in the conference. The subjects considered were: "State Medicine, and its relations to Insanity and Public Charity," "Medical Charities," "Immigration," and "Treatment of Neglected and Criminal Children." The paper on the topic first named was prepared and read by Dr. Nathan Allen of the Massachusetts Board of State Charities.

The fourth annual meeting of the Prison Association of the United States, held in the city of New York last spring, was for committee-work, rather than for public discussion. Abroad, the cause of prison reform evidently makes progress surely, if not rapidly. Half a dozen gentlemen specially interested in the matter are to meet in Germany next summer, for the purpose of receiving and making public certain papers and reports that will undoubtedly prove of much interest. And it seems likely that our centennial gathering at Philadelphia may bring about a somewhat notable meeting of persons engaged in charitable and reformatory work. Some time in the course of the year 1877, a session of the International Prison Congress will be held at Stockholm.

The most significant fact appearing in the present report of your Secretary is, that nearly all our institutions for the vicious, dependent, and criminal classes, are full. The State Prison and the greater part of the county prisons are crowded beyond their cell capacity; the State Reform School begs that the number of its inmates may not be increased till the enlargement of its buildings is completed; there are from two hundred to three hundred patients in the lunatic hospitals who cannot be provided for in a manner satisfactory to the officers in charge; while the accommodations of the state pauper establishments, even before the pressure of cold

PRELIMINARY.

weather begins, are taxed about as much as they ought to be at any time. Insanity and crime gain ground in spite of what is done to cure the one and check the other, and the distress of poverty is sharper and more widely spread than at any other period for a dozen years. There is abundant work for the practical reformer and philanthropist on every hand. To give a summary of the year's reports and statistics is the duty that now falls upon me for performance.

Generally, and in a few words, the reports show that the institutions under the direct supervision of this Board are, on the whole, doing their appointed work with a meritorious degree of efficiency. The position of superintendent at either of them gives an opportunity to do much good, but it also imposes responsibilities of the gravest character. To say that mistakes are sometimes made in the details of management, is but to assert that these superintendents have their infirmities and limitations like other men. They virtually invite criticism by accepting and retaining the offices they hold; they ought not to complain when criticised intelligently and fairly; they should receive commendation for honesty and humanity in the administration of their great trusts.

Briefly, the statistics of the year show that, when due allowance is made for the increase in the number of their inmates, the aggregate current expenses of the state institutions are comparatively less than those of last year. But they also show that the burden of pauperism in its entirety increases out of proportion to the increase in population. Herein is matter for thought. The change that has taken place within a dozen years in the character of our population, partly accounts for the greater cost of support and relief, and it is undoubtedly true that the necessities of those who must be supported or relieved are more generously supplied than they were ten or twelve years ago. But, however explained, it remains that pauperism is a burden yearly increasing in weight. The duty of the hour is to further every endeavor that tends to make the pauper class intelligent and self-supporting.

SECRETARY'S REPORT.

PART FIRST.

RECENT LEGISLATION.

STATUTES OF 1875.

1. *The Concord State Prison.*

[Resolve 63.]

By an Order adopted within a week after the last legislature met, the Committee on Prisons was instructed to consider the expediency of repealing the Act establishing a new State Prison, and the propriety of providing for an improvement of the old one at Charlestown. On the 17th of March a majority of the committee (six to five) reported a bill authorizing an expenditure of \$300,000 at Charlestown, and repealing the Act of 1873 for a new prison. The House reduced the appropriation to \$100,000, and passed the bill by a vote of one hundred and sixty-five to forty-seven. The measure was considered and favorably reported by the Treasury Committee of the Senate, but rejected in that body on the 27th of April by a vote of fourteen to twenty-one. Subsequently, the House passed a bill appropriating \$25,000 for improvements at Charlestown, but the Senate also rejected this proposition by a vote of ten to thirteen.

The only legislation of the year on the prison question was the Resolve numbered 63, which gave the building commissioners the right, with the approval of the Governor and Council, to select another site than that at Concord, if they thought such a course expedient. But a change of location was not deemed advisable, and consequently nothing was done under the Resolve.

Soon after the close of the legislative session, the plans of the commissioners and architect were submitted to the Governor

LEGISLATION OF 1875.

and Council. As approved on the 2d of July, they differ but little from those rejected in November, 1874, by Lieutenant-Governor Talbot. Proposals for contracts were at once invited by the commissioners, and, as soon as those adjudged best for the State had received executive sanction, the active work of erecting a new prison at Concord began, and the commissioners report that it has been pushed forward rapidly. By the end of November, they had the tall steam-chimney finished, the foundations of the main group of prison buildings laid, the boiler-house, storehouse, laundry and kitchen up and covered in, and a very large amount of materials on the ground ready for use as soon as spring opens. The buildings are of brick, with granite trimmings, and the cells are to have stone floors. The amount drawn from the treasury on account of the prison up to the 30th of November, was \$50,693.08.

2. Prison for Women.

A determined effort was made in the legislature last spring to secure a repeal of the Act of 1874, establishing a reformatory prison for women. Portions of several days were spent by the Senate in debating the matter, but the repeal was finally defeated by a vote of sixteen to twelve. Immediately thereafter, the Commissioners of Prisons advertised for proposals, and as soon as possible secured the necessary action of the Governor and Council. The contract for erecting the prison was concluded near the end of June, and work on the grounds purchased last year at Sherborn began in July. Very satisfactory progress has been made by the contractors. The season for out-door labor closes with more than two-thirds of the buildings under cover, and work well advanced on all the other portions. The structure is of brick, with stone foundations, and is pleasantly situated about a mile from South Framingham. The law under which the prison is built requires that it shall be finished by the 1st of April next. Such labor as is practicable will be done during the winter, but an extension of time for its completion will unquestionably be required. The appropriation for the prison

SECRETARY'S REPORT.

complete was \$300,000 ; of which sum \$56,834.32 had been drawn from the treasury up to the 30th of November.

3. *Enlargement of the State Reform School.*

[Resolve 69.]

A classification and separation of the boys in the State Reform School is one of the things demanded alike by justice and humanity. The trustees and superintendent have been anxious to bring it about for some time, and the matter has been urged upon the General Court over and over again, to the end that the less vicious lads might not be ruined by association with those older in crime, as well as to the further end that the larger boys might be taught useful trades. Whether the school buildings should be enlarged, or whether a new institution should be opened elsewhere for a portion of the boys,—each of these methods of meeting the difficulties of the situation had its advocates and opponents. The desire of the authorities of the school finally found favor with the last legislature, and Resolve 69 appropriates \$90,000, to be expended by the trustees, with the approval of the Governor and Council, for an enlargement of the institution.

The plans adopted and approved provide for a new hospital, new administrative offices, workshops with machinery, and accommodations for two hundred more inmates. In form the enlargement is three sides of a square, a portion of the existing buildings constituting the other side. The year closes with something more than one-third of the new structure up and covered, and the foundations ready for the other portions. The part built this season includes the hospital, superintendent's office, guard-room, officers' quarters, etc. In the progress of the work, constant occupation has been found for twenty or thirty of the larger boys belonging to the school. Some inside finishing can be done during the coming winter, and it is expected that the enlargement will be completed next fall. When done, the school will have two distinct and separate departments; the larger, more vicious and least trustworthy of the inmates will occupy the new wards. The amount drawn from the treasury ou

LEGISLATION OF 1875.

account of the enlargement up to the 30th of November, was \$22,797.21.

4. *Religious Liberty of Prisoners.*

[Chapter 126.]

This Act is intended to secure the free exercise of religious belief, and the liberty of worshipping God according to the dictates of his own conscience, to each and every inmate of our prisons, jails and houses of correction; and the officers in charge of these several institutions are required to make such rules and regulations as may be necessary to carry out the intent of the Act: *provided*, that nothing shall be done to impair the discipline of any prison, or interfere with the good government and safe custody of its inmates. The purpose of those chiefly instrumental in promoting the passage of this law, was to secure an opportunity for holding Catholic services in the prisons. So far as I am aware, its operation has not been attended with any serious difficulty. Early enforcement of it was made in the State Prison and the State Workhouse, the only institutions affected that come under the supervision of this Board; and the testimony of their officers is, that it has not interfered with discipline, and in many instances has undoubtedly been productive of good. It is easy enough to see that questions of a delicate and perplexing nature may arise from claims as to privileges granted by the Act; but they cannot work trouble of any considerable import, if met in the proper spirit, and with due regard to the necessary conditions of a penal institution.

5. *Work for Tramps.*

[Chapter 70.]

For years there has been a steadily growing conviction among those who have given thoughtful attention to the subject, that vagrants and tramps who are wholly or in part supported at the expense of the public ought to make some slight return to the public for the aid they receive. This conviction finds expression in the Act of last March, which

SECRETARY'S REPORT.

provides that the overseers of the poor of any city or town, or keepers of almshouses acting under their directions, may require any person not a resident of said town or city, applying to them for and receiving from them food and lodging, or either, to perform a reasonable amount of labor in return for such food and lodging, and may detain such person until the same is performed, but not beyond the hour of eleven in the forenoon of the day succeeding his application; and if any such person shall refuse or neglect when so required to perform such labor suited to his age, strength and capacity, or wilfully damage any of the property of said town or city in the charge of such overseers or other officers, he shall be deemed a vagrant, and may be prosecuted and punished in the manner provided by law. The passage of such a statute as this was recommended by Secretary Pierce in the Eighth Annual Report; and, as a member of the legislature, he presented the bill which subsequently became the law under consideration. What effect this law has had, and how far it has proved of benefit, will be at least partially shown in the final section of this Report.

6. *Annual Pauper Returns.*

[Chapter 216.]

As the law respecting the annual pauper return now stands, after the change by the Act of last spring, it is made the duty of overseers of the poor in all cities and towns of this Commonwealth, to keep full and accurate records of the numbers and cost of paupers fully supported, persons relieved and partially supported, and vagrants or travellers aided at the expense of the public; and a yearly return of the numbers of persons thus supported and relieved, with the cost of such support and relief, and a record of those fully supported, must be made by overseers to the Secretary of the Board of State Charities during the month of April, and for the year ending with the thirty-first day of March preceding; while a neglect or refusal to comply with the requirements of the law as specified, subjects towns and cities to a money penalty that must be enforced by the state officers. Under the old

LEGISLATION OF 1875.

law the return was made in the fall, somewhere about the middle of the town year; the change to spring was strongly recommended by Secretary Pierce as well as by myself, and many overseers were anxious to have it brought about. Furthermore, the old law empowered the Board of State Charities to prescribe the form of the return; the new law specifies definitely what the return shall be, and gives the Board no power in the premises. Through the courtesy of overseers, I have been able this year to get all the essential facts desired by the office.

7. Worcester Lunatic Hospital.

[Chapter 160.]

This Act authorizes a loan of \$750,000 to meet any expense that has been or may be incurred under the statutes relative to the building of a new lunatic hospital at Worcester. It also provides that the proceeds of the sales of the old hospital estate shall be added to the sinking fund created by chapter 391 of the Acts of 1874. The limit of cost fixed in the Act of 1870 authorizing the construction of this hospital was \$575,000; by the legislation of the present year the maximum is of course increased to \$750,000. And there is no reason for believing that the hospital can be finished without further grants. About four-fifths of the contemplated structure was under roof at the end of November; this includes one entire wing, the central or administrative building, a portion of the other wing, the kitchen, laundry, boiler-house, etc. For the uncompleted wing the foundations are mostly laid. The wing erected last year has been plastered, and will be finished during the coming winter. There is a possibility that the institution may be ready for occupancy late in 1876, but the removal to it will hardly take place before the spring of 1877. The workmanship appears to be excellent in character, and the interior arrangements promise to be very convenient. Up to the close of the official year, \$66,897 had been realized from sales of land belonging to the old hospital estate; and the expenditure on account of the new hospital to the 30th of November, was \$607,496.02.

SECRETARY'S REPORT.

8. *Taunton Lunatic Hospital.*

[Resolve 12.]

By this Resolve the sum of \$35,000 was appropriated: viz., \$25,000 for completing the extension of the Taunton Hospital, and \$10,000 for changes and improvements with respect to heating and ventilation. The enlargement of this hospital was authorized in 1873. The aggregate appropriation for the work has been \$210,000, and of this amount \$200,676 had been expended up to the end of September last. The new wings are completed and occupied, and the hospital now has crowded into it 625 patients. This is a much larger number than ought to be in any lunatic hospital, and it is hoped the aggregate may be materially reduced when the Danvers institution is opened. The superintendent and trustees have given the State a good piece of work in the Taunton enlargement, and the classification of patients now possible obviates some of the evils of an overcrowded condition.

9. *Danvers Lunatic Hospital.*

[Chapter 25.]

The commissioners for building the State Lunatic Hospital at Danvers are permitted by this statute to take a supply of water from Ipswich River for the use of the hospital; and, subject to the approval of the Governor and Council, also empowered to construct the necessary dams, reservoirs, aqueducts and pumping works. Whether they will have occasion to avail themselves of the authority thus conferred, is still an open question. They have made what seems a liberal proposition to the town of Danvers, and the citizens of that place have had several meetings for its consideration. Should it be accepted, the hospital will get its supply of water through the Danvers water-works. Otherwise, the commissioners will probably proceed under the law of the present year. They estimate that it would cost \$70,000 to bring water to the institution from Ipswich River.

LEGISLATION OF 1875.

Work on this hospital has progressed rapidly during the present year. At the close of the building season, all the eight wings of the institution were up and roofed; in all of them the rough floors were laid, and in two a considerable portion of the plastering was done; the front building of the administrative section was nearly ready for the roof, and the foundations of the other portions of this section were ready for the walls; the smoke-stack or boiler-chimney was finished, and the engine-house built and roofed; and most of the air and steam ducts from the engine-house to the main buildings were completed.

The aggregate of appropriations for the Danvers Hospital is \$900,000. But it cannot be finished for that sum of money. The commissioners are likely to apply to the legislature this winter for a further grant of at least \$200,000. They will not have the institution ready for occupancy before 1877. When done, if finished according to their plans, it certainly will be a fine structure, on which very little money has been spent for useless ornament or mere show. Whether it was wise for the State to erect so great and costly a building, is quite another thing. The amount drawn from the treasury on account of the hospital up to the 30th of November was \$537,614.58.

10. *Improvements at the State Almshouse.*

[Resolve 53.]

The appropriations for the State Almshouse by this Resolve were as follows: \$2,500 for alterations in the asylum for the insane, \$2,600 for putting up a building to be occupied by male inmates as a keeping-room, and \$2,700 for increasing and improving the kitchen appliances and cooking apparatus. No part of the sum applicable to the insane asylum has been used up to the end of November; the amount is not half enough to make the changes originally contemplated by the inspectors and superintendent. With the second of the specified appropriations, a one-story brick building has been erected, which furnishes two large and cheerful sitting-rooms for men. The dingy basement heretofore occupied by them was a disgrace

SECRETARY'S REPORT.

to the State, and one cannot now help wondering how it was endured for even two years. The money granted by the legislature for an enlargement of the kitchen facilities has been so expended that the institution now has cooking apparatus ample in capacity and variety for the needs of the inmates.

11. *Support at the State Workhouse.*

[Chapter 94.]

The first section of this Act confers upon the Board of State Charities the same power that the inspectors of the State Almshouse have by the General Statutes with respect to notifying towns and kindred liable for the support of persons found in the almshouse. The second and more important section requires towns and cities to pay for the support of persons legally settled therein who are sentenced to the State Workhouse from the State Almshouse. Under laws of prior date, the State was obliged to support such persons as these, and towns and cities paid only for those sent to Bridgewater by the local courts. This Board has fixed the price for support in the workhouse at \$1.75 per week.

12. *Education of Blind and Deaf-Mute Children.*

[Chapter 118.]

This Act relieves the Board of State Charities from all responsibility with reference to institutions for deaf-mutes and the blind, and provides that hereafter the duties of supervision and report respecting them shall be exercised by the State Board of Education. The statute grew out of the objection of some persons to the assumption of former legislatures that blind and deaf-mute children were the recipients of charity when aided to an education by grants from the public treasury. Whether the real status of these unfortunates has been changed by the passage of the Act, is a question that need not be discussed. No member of the Board of State Charities opposed the movement for an alteration of the law. For the last half dozen years, the State appropriation for deaf-mutes and the blind has been \$60,000, equally divided between the two classes of children.

LEGISLATION OF 1875.

13. *Boston Trust Funds.*

[Chapter 73.]

The accumulation of vested funds in the hands of the overseers of the poor of Boston made it necessary that they should have authority to hold an increased amount of real and personal estate. That authority to the extent of \$300,000 was granted by the legislature in the Act of the present year. The value of the trust funds now managed by the overseers was fixed in their annual report of May last at \$484,047.39, the income of which they use in accordance with the wishes of the donors. Their expenditure on this account was \$20,902.07 in the year ending last spring.

14. *Minor Legislation.*

Chapter 56, taken in connection with the Act of which it is an amendment, obliges officers of the State Prison who are directly responsible for the safe-keeping of its inmates to wear such a cap, badge, or uniform, while on duty, as may be prescribed by the inspectors and warden. The second section repeals the provision of 1873 granting additional compensation to pay the cost of this uniform.

Chapter 83 provides that the sheriffs of the several counties shall, during each criminal term of the superior court held in their respective counties, report to said court the number of prisoners sentenced to labor in houses of correction in the county who are at work, and the number who are not at work, with the reasons why they are idle.

Resolve 5 appropriates \$1,500 to be expended under the Governor's direction in assisting discharged female convicts. The money was used at the Temporary Home in Dedham, as for two or three years past, through the agency of Miss H. B. Chickering and Mrs. Pauline A. Durant.

Chapter 47 appropriated \$17,500 for the benefit of the Massachusetts School for Idiots at South Boston. Resolve 22 added \$2,500 to this amount, raising the grant of the year to \$20,000.

SECRETARY'S REPORT.

PART SECOND.

PAUPERISM IN MASSACHUSETTS.

I. RELIEF AND SUPPORT BY TOWNS AND CITIES.

Records and Returns.

Prior to the present season the annual return of pauperism in the cities and towns of the Commonwealth was made to this office in the fall. My report of last year advocated a change of law, so that henceforth the return might be made in the spring, and the reasons for such a change were briefly presented. In accordance with this recommendation, the proper legislative committee reported a bill, which passed the House without opposition, was essentially modified in the Senate, came from a committee of conference in a new form, finally received legislative and executive approval on the last day of the session, and appears among the laws of the present year as chapter 216.

This Act provides that hereafter the annual return shall be made in the month of April, and shall be for the year ending with the thirty-first day of March preceding. The date at which it became a law was so late, that for the present year the time for making the return was extended by the legislature to the end of May, and I subsequently found myself obliged to grant a further extension. Under the old law the Board of State Charities annually specified the facts desired from overseers of the poor, and the Secretary was required to furnish them with the blank form on which reports were made. The new law neither allows the Board to say what returns shall be made, nor requires the Secretary to furnish overseers with blanks. But as it was very desirable to have uniformity in the returns, I prepared and sent out a blank to meet the terms of the law, and the town authorities apparently

TOWN AND CITY PAUPERISM.

found it more convenient to use that than to make one of their own. The reports can therefore be bound as heretofore.

So far as they expressed any opinion in making their reports, overseers declared that the change of time is eminently satisfactory, and I believe the returns of this year are more trustworthy as a whole than those of last fall were. Now, they are made at a date coincident in many cases with the close of the town year, and in all other cases the period embraced varies so little from the town year, that there is less margin for error than when the returns were made in October. Moreover, it has been much easier than heretofore for this office to tabulate the reports; the labor on them was done and the tables were ready for the printer by the middle of October. I have therefore to report that the new law works well, and I see no occasion to regret that the change was urged last year.

Statistics of the Year.

There is no longer authority to require reports on some of the points heretofore covered, but I am persuaded that in all essential respects the returns are full enough. Having more time than I had last year in which to study their value and significance, they have been tabulated in a manner more satisfactory to me than those of 1874 were. The tables will be found in the opening pages of the Appendix, and the figures there given may be briefly summarized as follows:—

Almshouses.—Of the 341 cities and towns in the State, 224 have used almshouses in taking care of paupers, while the remaining 117 have mostly kept their poor in families or hospitals. The whole number of persons fully supported was 6,646, of whom 4,875 were kept at almshouses, against an aggregate of 4,376 so kept in the year ending with September, 1874. The almshouse average for the year was 2,880, an increase of 165 from that of the previous year; and the cost of almshouse support was \$420,056. The average weekly cost of each pauper was therefore \$2.81, a slight increase on the computed average of last year. But as there

SECRETARY'S REPORT.

always is some question about the real cost of supervision, the computation relative to weekly expense cannot be regarded as absolutely correct. Perhaps some allowance should also be made under this head on account of reimbursements to towns and cities; but as these repayments must mostly have been for partial support or state paupers, the proper deduction could not reduce the average cost at almshouses more than one or two cents per week.

Full Support.—The number of persons receiving full support any part of the year was 6,646, being an increase of 590 over the year ending with September, 1874, or of 533, if allowance be made for the 57 persons who are reported in more than one town within the year. The average number fully supported was 4,249; viz., 2,880 in almshouses, 849 in lunatic hospitals, and 520 in private families. The total average is 192 greater than that reported last year, of which 165 is in almshouses, and 27 in lunatic hospitals or private families. The reported cost of full support is \$697,631, against a corresponding figure of \$643,440 for last year. The average weekly cost of full support therefore appears to be about \$3.16, a figure slightly larger than that given for 1874. Some portion of the \$80,595 reported as the total for overseers' salaries and miscellaneous expenses of the pauper department, should, of course, be added to the aggregate for full support; while, on the other hand, some deduction should be made on account of repayments, particularly with respect to those classified as state paupers. But in my judgment these two items so nearly offset each other, that they may be omitted in determining the average weekly cost of full support for the State at large. Of those who had received full support within the year, 4,598 remained on the lists at the end of last March; viz., 3,160 living in the almshouses, and 1,438 supported elsewhere.

Partial Support.—The figures under this head tell the story of last winter's hardship in language that cannot be misunderstood. The year's aggregate of relief is 56,591 per-

TOWN AND CITY PAUPERISM.

sons. This is 21,500 more than the total for the year ending with September, 1874, an increase that seems all but impossible. Certainly there is not a corresponding increase in the cost of partial support as returned by the overseers, and it follows that there must be either an exaggeration in the reported number relieved, or a considerable decrease in the average amount of relief extended. Of the number given as the aggregate, 27,172 were settled in towns giving relief, 6,043 were settled in other towns, while 23,376 were not known to have any settlement in the State, and 23,390 of the whole number are reported as children under sixteen years of age. This aggregate of 56,591 persons partially supported does not include the great army of tramps, vagrants or lodgers, but it does include a considerable number who were fully supported during a portion of the year. Just what deduction should be made for the duplication, it is impossible to say; the towns report only 615 cases, but I doubt if the figure can be considered absolutely correct. Some deduction must also be made for persons twice reported; probably 8,000 would not be too high an estimate on this account; there is no way of determining the number otherwise than approximately. With respect to sex, the returns show that of those aided, about two-fifths were males, and about three-fifths were females; viz., 19,816 males, 27,924 females, and 8,851 not classed. The direct expense of partial support is reported at \$506,635, to which must be added at least three-fourths of \$80,595, the figure given as the cost of dispensing relief. This makes a total of \$567,072 as the cost of partial support, against a corresponding aggregate of \$493,621 for the year ending with September, 1874.

Vagrancy.—The returns show a great increase in what is commonly spoken of as vagrancy. Some portion of this is unquestionably due to the continued depression in business; many men have probably taken to the road who would not have done so had work been abundant and wages good. But when due allowance has been made on account of those who are travelling about in search of employment, there remains

SECRETARY'S REPORT.

no way of escape from the conviction that the number of genuine tramps has largely increased within three years. Excluding those called "lodgers" in Boston, the vagrants or travellers of 1875 were reported at 137,308, those of 1874 at 98,263, those of 1873 at 45,653, and those of 1872 at 33,230. It will be observed that the number for the past year is nearly four times as great as that of 1872, and more than three times as great as that of 1873. Of course the figures for any given year do not represent so many different persons; the tramp visits towns by the score each year, and necessarily is counted as one every time he appears. During the coming winter, with the concurrence of overseers of the poor throughout the State, I hope to get a census of tramps or travellers on several different days; and if I succeed in the endeavor, I shall probably be able to communicate the figures to the Board before the legislative session ends. The expense on account of vagrants is reported at \$58,016, against \$43,676 last year, and \$22,075 in 1873. How the towns and cities deal with tramps, will more fully appear in the final section of this Report.

Insane and Idiotic Poor.—The town and city authorities report that they cared for 1,566 insane persons during the year; viz., 1,127 in lunatic hospitals, and 439 at other places. Of the whole number, 1,287 remained under care on the 31st of March. The cost for support at the lunatic hospitals, as returned by overseers, aggregates \$200,263. Furthermore, it appears that 343 persons classed as idiots were supported at municipal expense within the year, of whom 308 were still receiving support at the end of March.

Summary of Expense.—The reported expenditure for full support is \$697,631; for relief and partial support, \$506,635; and for salaries of overseers and miscellaneous items chargeable to this account, \$80,595; making an aggregate of \$1,284,861 as the cost of support and relief. From this is to be deducted \$112,445 received by way of reimbursement. Thus it appears that the sum of \$1,172,416 was the net cost

TOWN AND CITY PAUPERISM.

of pauperism to the towns and cities of the Commonwealth for the year ending March 31, 1875. This is an excess of about \$162,700 over the cost for the year ending September 30, 1874.

Summary of Numbers.—For the first time since this Board was established, an effort was made during the year to get a census of the numbers receiving aid on a given day. The aggregate reported for the first of March was 27,224, made up as follows: full support, 4,736; partial support, 21,263; vagrants and lodgers, 1,225. The total can be regarded as only approximately correct, and in my judgment it is somewhat too large. Many places could give nothing more than an estimate of the numbers receiving partial support at that time, and I am of the opinion that in some of the cities and larger towns this estimate was too high. The grand aggregate of all classes reported as having been supported or relieved within the year is 265,225: viz., full support, 6,646; partial support, 56,591; lodgers at the Boston police stations, 64,680; vagrants or travellers, 137,308. As has already been pointed out, there is a certain duplication of 57 in the first class, an estimated duplication of not less than 8,000 in the second class, a reported duplication of 615 in the total of the first and second classes, and an immense duplication both in and between the third and fourth classes. Probably the aggregate of 265,225 does not represent more than 85,000 different individuals.

Children in Almshouses.

Some special inquiry has been made during the year, relative to children in the town and city almshouses. This inquiry showed that on the 31st of March last, there were in 97 almshouses, scattered throughout the State, 558* children under

* The difference between these figures and those given by the Visiting Agent in the section of his report relating to town and city children, is readily explained: *First*, these represent the whole State, while his are for only 227 of the 341 towns and cities; and, *second*, these are for the end of March, when the number in almshouses is about at its yearly maximum, while his are for the first of July, when the number is nearly at its annual minimum.

SECRETARY'S REPORT.

17 years of age ; viz., 343 boys and 215 girls. By counties these children were located in the 97 towns and cities as follows :—

COUNTIES.	Number of Towns.	Number of Children.	COUNTIES.	Number of Towns.	Number of Children.
Barnstable, .	4	14	Hampshire, .	2	4
Berkshire, .	2	13	Middlesex, .	19	98
Bristol, .	11	73	Norfolk, .	8	18
Essex, .	15	83	Plymouth, .	10	26
Franklin, .	3	6	Suffolk, .	1	129
Hampden, .	2	36	Worcester, .	20	58

Without reference at present to the length of time they had been in the almshouse, the towns and cities having five or more children thus under charge were as follows : Boston, 129 ; Cambridge, 37 ; Fall River, 35 ; Springfield, 31 ; Lowell, 20 ; Taunton, 15 ; Salem, 13 ; Lynn, 12 ; Newburyport and Adams, 11 each ; Middleborough and Peabody, 9 each ; New Bedford, 8 ; Haverhill, Worcester, Methuen, Hopkinton, Marlborough, Ashburnham, Wakefield and Milford, 7 each ; Barnstable, 6 ; Lawrence, Beverly, Wareham, Monson, Templeton and Westport, 5 each.

It will be observed that the almshouse children of Boston alone lack but ten of being one-fourth of the whole number in the State, while half of that whole number belonged to the seven cities of Boston, Cambridge, Fall River, Springfield, Lowell, Taunton and Salem. The aggregate of children thus situated in the twenty-eight towns and cities embraced in the foregoing list, is 432, leaving but 126 in the remaining sixty-nine towns of the State that had children in almshouses. Take note also in this connection, that of the children under consideration, a very considerable proportion of those belonging to the large cities had been in the poorhouse only during the winter. Nearly one-third of those in the seven cities standing first in the list came upon the overseers for support after cold weather began, and the greater part of these were

CHILDREN IN ALMSHOUSES.

probably taken out of the almshouse by their parents or friends in the spring or early summer.

Going to the poorhouse at all is a necessity to be deplored; but it is a necessity that may, through the stress of circumstances hardly to be provided against, fall upon many persons not really belonging to the pauper class, particularly upon mothers and young children. Should the head of the family be thrown out of work in the fall, or should he die after an illness that had eaten up his small savings, there is often no other recourse than the poorhouse for his dependents. And the returns show, that of the children in almshouses at the end of last March, nearly one-half (270) had been there less than a year. Such of these as were removed during the past summer cannot have suffered any great harm from their residence therein.

But when the almshouse life of a child extends beyond one season, there is cause for looking at the case more seriously. The returns show that 288 children have known such a life longer than one year. And when a child has lived in one of these institutions more than two years, there seems reason to inquire if he cannot be rescued from the fate that is impending. The returns show that 185 children of the Commonwealth were in this situation at the beginning of last April. Mere infants may pass two or three years in an almshouse, because they are motherless, and there is no one able or willing to care for them in homes. The table on page 33 of the Appendix shows that of the 558 children now in question, 201 were not over five years of age, while 80 more had not passed the age of seven. Of the 281 whose age was not over seven years, 167 had been in almshouses for a period not exceeding one year.

Of children who had reached the age of six, and were under seventeen, there were 320; and of these, 140 had been in almshouses not less than two years. Concerning this class of 140, some further facts will be of interest, as they certainly are of importance. By counties they were located in 57 towns and cities, as follows:—

SECRETARY'S REPORT.

COUNTIES.	Number of Towns.	Number of Children.	COUNTIES.	Number of Towns.	Number of Children.
Barnstable, .	4	9	Hampshire, .	2	2
Berkshire, .	1	4	Middlesex, .	8	26
Bristol, .	3	10	Norfolk, .	7	11
Essex, .	9	19	Plymouth, .	4	4
Franklin, .	3	4	Suffolk, .	1	30
Hampden, .	1	3	Worcester, .	14	18

By towns and cities they were distributed as follows: Boston, 30; Cambridge, 10; Wakefield, 6; Taunton and Lynn, 5 each; Barnstable, Adams, Westport, Haverhill and Lowell, 4 each; Salem, Springfield, Dedham, Foxborough and Gardner, 3 each; Falmouth, Provincetown, Andover, Greenfield, Pepperell, Barre and Milford, 2 each; Dennis, Rehoboth, Beverly, Danvers, Lawrence, Marblehead, Peabody, Orange, Shutesbury, Belchertown, Ware, Holliston, Malden, Somerville, Stow, Medfield, Medway, Needham, Quincy, Weymouth, Marion, Middleborough, Rochester, Wareham, Bolton, Fitchburg, Harvard, Lancaster, Leominster, Millbury, Petersham, Princeton, Spencer, Uxbridge and Warren, 1 each. Total, 140.

With respect to these 53 girls and 87 boys between the ages of six and seventeen, the table to which reference has been made shows that 71 of them have been in the almshouse for more than five years, 45 for more than six years, 30 for more than seven years, 21 for more than eight years, 15 for more than nine years, and 8 for more than ten years. Of the eight last mentioned, two are illegitimate, one is physically unable to work, and five are reported as imbecile or foolish. Furthermore, 60 of the 140 have reached the age of twelve, while 50 of them are thirteen years old, 38 are fourteen, 25 are fifteen, and 8 are sixteen. Of the eight last mentioned, five are classed as imbeciles, one is half blind, and one has a withered arm.

Overseers of the poor report that 15 of the whole 140 are illegitimate; that 30 have been abandoned by their parents;

CHILDREN IN ALMSHOUSES.

that the fathers or mothers of 11 were in prison at the end of March last; that the fathers or mothers of 17 more have at some time been in prison; that the father or the mother of 42 is a common drunkard, while in many cases both parents are very intemperate; that the fathers of 40, the mothers of 16, and both parents of 10, are known to be dead; that the mothers of 43 were in the almshouse with their children when the report was made; that 31 were either absolutely idiotic or notably weak-minded; that 15 were deficient bodily in some way, and that 5 were defective both as to body and mind.

To find places in good families for such of the children under their charge as are not likely to be removed by parents or friends, is one of the most obvious and imperative duties of overseers and almshouse keepers. Whether this duty is in all cases sufficiently regarded, may perhaps be doubted. But I am advised that much effort to place the children is made in many towns, and the reports show that some of those in almshouses last March were put into families during the summer. The difficulties in the way of this disposal of these children will readily present themselves to every thoughtful person. Very few of the children are of such character or antecedents as make them desirable. The great majority are low in intellect and filthy in habit. They have the tendencies and tastes of paupers. And it cannot be regarded as strange that comparatively few families are disposed to be burdened with the care and culture of them.

Special returns from a considerable number of the towns and cities satisfy me that in most cases the educational privileges of these children are as good as those of other children. In some of the larger cities,—say in Boston, Cambridge, Worcester, Springfield, Lowell, Fall River and New Bedford,—they are taught in schools connected with the almshouse. But in the country towns and smaller cities they attend the public schools, and study and recite with other children of equal advancement. Doubtless in some places they are called poorhouse children, and find the paths of learning harder to tread on this account. But happily most public school children are broadly democratic, and take their associates for what

SECRETARY'S REPORT.

they are worth in themselves, without special regard to the facts of birth or condition. Yet, when all this has been said, it must still be borne in mind that the greater portion of the almshouse children are of the pauper class. This fact renders it certain that the majority of them will be dull scholars, who sorely tax the patience of their teachers, and at the best make but slow progress in their studies.

That the best poorhouse is but a bad place for children, no right-thinking person will deny. The fact that they have been in such an institution tells against them whenever they go out. The enforced association with older inmates tends to corrupt them, and nurture in them vicious habits. It breaks down their sense of self-respect, and lessens their sense of self-dependence. Their minds are plastic and easily moulded. They naturally and inevitably come to look upon themselves as a class set apart for support at the public expense. Pauperism breeds pauperism. Through these children who pass two or three or half a dozen years in the poorhouse, the line of pauperism is sure to be extended into the next century. From among them the ranks of the criminal classes are certain to be largely recruited,—the road from the almshouse to the prison being one that is easily found.

From every point of view that can be taken by one who desires the progress of the State and the welfare of humanity, the maintenance of children in almshouses is an evil to be deplored. Possibly it may be a necessity, but in any event it is pernicious. These children ought to know the influence of good homes. Their moral and spiritual natures ought to be encouraged to growth. They deserve something better than the almshouse can give them,—a fairer chance to make of themselves worthy and respectable men and women. What individuals can do for them, what the State can do for them, should be done with thankful alacrity,—to the end that vice and crime may be decreased; to the end that pauperism and its weighty burdens may be reduced; to the end that these little ones may have such an opportunity for life here and hereafter as is the right of every human being.

STATE PAUPERISM.

II. RELIEF AND SUPPORT BY THE STATE.

Sane state paupers going into the state institutions mostly appear first at the Tewksbury Almshouse, from whence a portion of them pass by sentence of court to the Workhouse at Bridgewater, and by transfer of the Board of State Charities to that place or the pauper department of the Monson establishment. Insane persons becoming a state charge are supported in the lunatic hospitals at Worcester, Taunton and Northampton, and the Asylum at Tewksbury for chronic cases, though a few individuals more or less unsound and demented get into the establishment at Bridgewater. Children falling to the care of the State are chiefly supported in the Primary School at Monson and the Workhouse at Bridgewater, the majority of them reaching these institutions by way of the State Almshouse, where comparatively few children beyond infancy are kept for any great length of time. Those in the Bridgewater establishment are very young children, who were either born there, or are allowed to remain in charge of mothers sentenced to the Workhouse. Most of those transferred to Monson finally go to their friends or into families, and cease to be a charge on the public treasury. Outside the classes who are maintained in one or another of the state institutions at the expense of the Commonwealth, is a large body of persons, who, becoming a public charge when too ill to be removed to the State Almshouse, are relieved by the authorities of towns and cities, the bills for the cost of this relief being paid by the State, on approval by an officer of this Board.

The State Almshouse at Tewksbury.

THOMAS J. MARSH, *Superintendent.*

Under a law of 1852, state almshouses were established at Tewksbury, Bridgewater and Monson, all of which opened for the reception of inmates on the first of May, 1854. The legislation of 1872 converted that at Monson into a Primary School, and that at Bridgewater into a Workhouse; so that the one at Tewksbury remains as the only distinctively

SECRETARY'S REPORT.

pauper establishment, though, as has already been indicated, there are a few actual paupers resident at Bridgewater and Monson, and the larger portion of their inmates not thus definitely classed were transferred or sentenced from the Almshouse. The institution at Tewksbury consists of the almshouse department proper and the Asylum for the Chronic Insane. Its first superintendent was Isaac H. Meserve, who continued in office until June, 1858, when he was removed, and the present superintendent appointed. His report furnishes the following figures for the past year :—

STATE ALMSHOUSE.	Insane.	Not Insane.	Total.
Number remaining Oct. 1, 1874, .	319	486	805
Admitted during the year, . .	92	2,039	2,131
Apparent number supported, .	411	2,525	2,936*
Discharged during the year, . .	63	1,752	1,815
Deserted,	4	—	4
Died,	58	267	325
	125	2,019	2,144
Number remaining Sept. 30, 1875,	286	506	792

* Real number, 2,849.

The reported admissions of the year were 2,131, exclusive of nominal admissions under the Act of 1860, against a corresponding figure of 2,324 in 1874. But the actual number of different persons admitted was but 2,067 in 1875 and 2,260 in 1874, the difference between the real and apparent numbers being the total of duplicates. So, too, the apparent numbers supported were 2,936 in 1875 and 3,086 in 1874, but the deduction of duplicates gives 2,849 as the real number of different persons for 1875 against 3,005 for 1874. The weekly average of the year was 844, a decrease of 37 from that of the previous year. The amount drawn from the treasury during the year for current expenses was \$96,371.70 against a corresponding sum of \$88,198.84 for 1874, giving an average weekly cost per inmate, as computed by the superintendent, of \$2.19 in 1875 against \$2.08 in 1874. Among

TEWKSBURY ALMSHOUSE.

the discharges from the institution were 309 persons sentenced to the State Workhouse; 21 infants sent there with mothers under sentence; 198 persons, mostly children, transferred to the institution at Monson; and 12 insane persons transferred to state lunatic hospitals.

Though the number of different persons supported within the year was 156 less than in 1874, the aggregate of deaths in both branches of the institution was 11 greater, the decrease of 5 in the pauper department being more than balanced by an increase of 16 in the Asylum for the Insane. Among those who died were 68 infants less than a year old, and 38 persons over seventy years of age. Of the deaths, 79 were from general debility, 71 from phthisis, 37 from diarrhoea, 18 from pneumonia, 16 from syphilis, 15 from fever, and 10 each from paralysis, epilepsy, and cholera infantum. Dr. J. M. Whitaker who had charge of the insane department at the date of the previous report, resigned on the first of May last, and from that time to the end of the official year, the medical care of the whole body of inmates devolved upon Dr. J. D. Nichols, with Miss Helen M. Marsh as assistant. On the first of October, Dr. Nichols closed his seven years of service by resigning, and retiring to the ease which his age gives him the right to ask. The trustees express regret at losing their pleasant association with him, and appreciation of the skilful service he rendered the institution. Dr. William H. Lathrop, a native of this State, recently in the Wayne County Asylum for Poor and Insane, near Detroit, Michigan, has been appointed to the vacancy.

Under a special appropriation made by the last legislature, the authorities of the institution have put up a brick building, which furnishes two large and cheerful sitting-rooms for the use of the male inmates. They have also applied an appropriation of \$2,700 in improving and enlarging the kitchen facilities and cooking apparatus. Furthermore, they have materially increased the laundry accommodations, fenced and graded airing-courts for the insane and convalescent sick, and made many small improvements about the yard fronting the main building.

SECRETARY'S REPORT.

The appeal of last year for additional barn-room is renewed. There has long been a great deficiency of milk, so much needed by a large proportion of the institution inmates, and more barn-room is needed that more cows may be kept. During the year, 30,524 quarts of milk were bought, at a cost of \$1,526.20. Surely that is not wise economy on the part of the Commonwealth which necessitates a yearly expenditure of this kind and saves the cost of another barn. The superintendent again calls attention to the fact that the institution has no suitable place for treating cases of delirium tremens, and urges that improvement in the quarters of this class of arrivals should be made as soon as practicable. That some changes in the interior arrangements of the building for the insane are advisable, must be conceded, but the scheme presented last winter seems of doubtful expediency.

Children at the Charge of the State.

Children falling to the care of the State, as has already been said, are mostly maintained in the Primary School at Monson, those in the State Almshouse and the State Workhouse being exceptional cases, or infants with their mothers. But not all the children at Monson are of the class that comes from Tewksbury, because a portion of the boys and girls committed by the courts to the custody of this Board for reformatory purposes go there temporarily, and during the last two years a few truants have been sent thither from towns under the Act of 1873. Thus 62 of the 219 children newly admitted in the official year 1874, and 36 of the 211 newly admitted in 1875, were either truants or court children. Nevertheless, it is a fact that the expense of the institution is borne by the State, except as two dollars per week is paid for the few truants sent there, and hence all but its truant inmates are in one sense a state charge, though none of them can legally be designated as paupers. The number of children, exclusive of truants, remaining on the first of October last, was 459, of whom 63 were court children in charge of this Board. Of the children under sixteen years of age within the Tewksbury Almshouse during the past year,

SUMMARY OF STATE PAUPERISM.

171 were transferred to Monson, 95 died, and 86 remained in the institution at the end of the year. And of the children in the Workhouse during the year, 19 died, and 58 remained on the first of October last.

Thus it appears that at the close of the official year there were about 603 children in the three institutions for whose maintenance the Commonwealth was liable. Looked at from many points of view, their situation was a favorable one. The bodily wants and material necessities of all were properly supplied, a considerable portion of them were under the care of their mothers, and the greater part were receiving instruction from teachers employed by the State. Yet, when all this has been said, when it is conceded that the officials of the institutions in which they remain are discharging the full measure of duty towards them, it still remains that the condition of these children is such as to excite sympathy. To many of them life is nothing more than a heritage of pauperism; to others its opening is in association with those whom the law calls criminals. The provision of the State for their comfort while in the institutions is at least quite generous. Through its endeavor many of them are placed in homes where they have an opportunity to grow into respectable and self-supporting manhood and womanhood. Whoso aids one of them to this development does a work that brings sure reward, and on which the Father of us all will smile.

Number and Expense of the State Poor.

The number of the state poor admitted to support during the year cannot be ascertained by the simple process of adding together the reported admissions of the year for the several institutions. From the total there must be deductions for duplicate admissions at each institution, for transfers between the several institutions, and for the appearance of the same person in two or more institutions without transfer. So, too, in seeking to ascertain the whole number of different persons maintained by the State within the year, there must be large deductions from the aggregate of the institution numbers. Many days of close application have been spent in

SECRETARY'S REPORT.

sifting out duplicates of one sort and another. There would be rashness in the assertion that every one has been found, for sources of duplication may perhaps have escaped our search, and with respect to some names on our books the record cannot be made explicit. Table V. on page 34 of the Appendix shows what results have been reached.

Counting as state poor all those so reported at admission by the lunatic hospitals, the whole number of admissions to the State Almshouse, all those admitted to the State Workhouse who had no settlement, and all admitted at Monson except the truants and court children, gives an aggregate of 3,491 admissions reported by the several institutions for the year. Deducting as far as possible for duplications, this figure is reduced to 2,828 different persons admitted. Similarly the 5,570 reported as maintained within the year is reduced to 4,732 different persons. This aggregate must be increased by the addition of about 2,700 for the sick state poor relieved in towns and cities. Thus we have a total of about 7,432 persons who were supported or relieved by the Commonwealth during the past year.

Nothing more than an approximation can be made as to the actual expense incurred by the State for these persons. The table in the Appendix gives an aggregate made up by taking the total of what was drawn from the treasury for the expense of lunatics at the state hospitals and the current expenses of the other three institutions diminished by what they returned to the state treasury. But the aggregate thus obtained should be diminished by something for the support, at Monson, of court children, and at the other institutions of those originally counted as state paupers, but for whom settlements were subsequently found; and to this diminished aggregate must be added about \$25,000 for the cost of the sick state poor, \$8,000 more for burials, \$10,000 for removals and transfers, and a portion of the expense of this Board. Perhaps \$300,000 may be taken as not far from the actual cost to the State of pauperism for the past year.

STATE LUNATIC HOSPITALS.

PART THIRD.

INSANITY IN MASSACHUSETTS.

I. STATE LUNATIC HOSPITALS.

Forty-five years ago the McLean Asylum at Somerville was the only lunatic hospital in the State. On the recommendation of a committee whereof the Hon. Horace Mann was chairman, the legislature of 1830 passed an Act authorizing the building of a state hospital at Worcester, and the existing institution at that place was opened for the reception of patients in January, 1833. The superintendents of the hospital have been Dr. Samuel B. Woodward till July, 1846; then Dr. George Chandler till April, 1856; then Dr. Merrick Bemis till July, 1872; and then Dr. Barnard D. Eastman. The building of the Taunton Hospital, which came next in order of time, was authorized by the legislature of 1851, and the establishment began operations in April, 1854. Its superintendents have been Dr. George C. S. Choate till April, 1870; and then Dr. William W. Godding. The erection of the Northampton Hospital was authorized by the legislature of 1855, and the institution began its career in August, 1858. Its superintendents have been Dr. William H. Prince till April, 1864; and then Dr. Pliny Earle. The Asylum for the Chronic Insane, at Tewksbury, was provided for by the legislature of 1864, and the institution was formally opened by order of the Board of State Charities, October, 1866. It constitutes one of the two departments of the State Almshouse, and is managed by the officials of that establishment.

SECRETARY'S REPORT.

The Worcester Lunatic Hospital.

DR. BARNARD D. EASTMAN, *Superintendent.*

During the year just closed such progress has been made on the new hospital at Worcester, that the authorities expect the buildings will be completed by the end of 1876, though it is not likely that they will be occupied till some time in 1877. The trustees express satisfaction with the manner in which the work has been thus far done, and believe the large sums of money placed at their disposal have been economically applied. Further advances will, however, be required from the state treasury for the continued prosecution of the work. The sum already drawn on account of the new hospital aggregates \$590,117.52, of which \$256,885.60 was expended within the past year. The amount, to date, realized from the sales of land belonging to the old hospital, with interest, to be credited to the new hospital account, is \$66,897.38. The continued business depression has almost put an end to the demand for real estate in that vicinity, as elsewhere, and none of the hospital property was sold during the past year.

Little has been expended for repairs on the old buildings, the purpose being simply to keep them in comfortable condition for use until the completion of the new hospital shall cause them to be vacated. If they were longer to be required, more extensive outlays would be necessary. As heretofore, the farm and garden have supplied healthful and curative occupation for a portion of the patients, and it is regarded as one of the benefits to be derived from the new hospital, with its enlarged and contiguous farm, that it will enable a greater number to enjoy and profit by out-door labor.

During the year, an experiment instituted by the former superintendent has terminated, for the present at least, by the resignation of the female physician in charge of the female department of the hospital. Whether another woman may ultimately be appointed to the position, or whether the idea of having a female physician has been finally abandoned, does not appear, but the female inmates are now under charge of a male physician.

INSANITY—WORCESTER HOSPITAL.

Inmates.

WORCESTER HOSPITAL.	Males.	Females.	Totals.
Patients remaining Oct. 1, 1874, . . .	213	272	485
admitted during the year, . . .	196	162	358
Number of cases under treatment, . . .	409	434	843*
Discharged recovered,	55	35	90
improved,	65	82	147
not improved,	31	28	59
not insane,	1	1	2
Died,	32	35	67
	184	181	365
Remaining Sept. 30, 1875,	225	253	478

* Number of persons, 830.

The average number of patients for the year was 487.25, classified according to the nature of their support as follows : state patients, 68.13 ; town patients, 264.54 ; and private patients, 154.58. As the proper accommodation of the hospital is now but about 365, it will be seen that it has constantly had over 100 more than ought to have been there. The general average is greater by ten than that of the year before, but the year closes with seven less than it began. The 478 patients remaining are supported, 42 by the State, 296 by towns, and 140 by individuals.

Of the admissions, 260 were new cases. More than one-third of all admitted were incurable when received. The percentage of deaths to the whole number under treatment was 7.9, while that of recoveries was 10.6, the first percentage being less, and the latter greater, than in the year before. Of those who died, one had been an inmate of the hospital upwards of thirty-three years, while another had lived there for thirty-eight years.

An appreciable reduction in the cost of supplies, and an increase in the number of patients, are manifest in a slightly diminished average weekly cost. The balance in favor of the hospital is nearly twice as large as that of a year ago.

SECRETARY'S REPORT.

*The Taunton Lunatic Hospital.*DR. WILLIAM W. GODDING, *Superintendent.*

The past year has witnessed the completion of the enlargement of the hospital, which has been in progress since 1873. The second of the two new wings provided for by the legislature, that for women, was finished and occupied several months ago. The means for completing the work were supplied by the legislative grant of \$25,000 in the present year. An improved method of heating, first satisfactorily tested in the new wing, occupied a year ago, has been applied to the portion last finished, and also in the old buildings, in which the heating apparatus required renewal. For this renewal or improvement, the legislature of last winter allowed \$10,000, and it has been accomplished under the supervision of the hospital engineer. Additional ventilation has also been secured for the older wards.

The enlarged accommodations seem not to have been provided any too soon. The number of inmates reached the limit assigned before the close of the official year, and two months later there were crowded into the hospital 625 patients. The increased facilities for classification, however, appear to obviate some of the evils of a crowded establishment; but the greater numbers necessitated an addition to the medical corps, and accordingly a second assistant has been appointed.

Many patients were employed in grading the grounds and fencing the airing-courts; these courts cover an area now of about three acres. As usual, the work of making and repairing the mattresses for the hospitals was largely done by inmates. Lately, some machinery has been provided, by which patients can be employed in the manufacture of furniture for hospital use, which the superintendent says is found to be serviceable, if not elegant.

The current expenses have not increased in proportion to the increased numbers, being only about \$10,200 greater than for the previous year, so that the weekly cost per inmate is somewhat less. There is also an increased balance in favor of the hospital at the close of the year.

INSANITY—TAUNTON HOSPITAL.

Inmates.

TAUNTON HOSPITAL.	Males.	Females.	Totals.
Patients remaining Oct. 1, 1874, . .	263	245	508
admitted during the year, . .	251	226	477
Number of cases under treatment, . .	514	471	985*
Discharged recovered,	66	48	114
improved,	64	86	150
not improved,	25	24	49
Eloped,	8	—	8
Died,	37	30	67
	195	188	383
Remaining Sept. 30, 1875, . . .	319	283	602

* Number of persons, 959.

The average number of patients for the year was 557.2, exceeding that of the previous year by 76.5. Of this average, 144.6 were state patients, 340.6 town patients, and 72 private patients. The number of cases admitted to treatment was 477, the number of different persons being 13 less. The admissions much exceeded those of any previous year; they were greater by 22 than those of 1874. Twelve per cent. of them were persons over 60 years of age, while eighteen per cent. had been insane more than five years. Of the whole number admitted, 347 were for the first time subjected to hospital care. Opening with 508 patients in the hospital, the year closes with 602 there, of whom 135 are supported by the State, 394 by towns, and 73 by individuals.

Notwithstanding the general increase in the hospital population, the mortality was precisely the same as in the previous year; viz., 67. The proportion of deaths to the whole number under treatment was 6.8, about the average of previous years, though considerably less than that of 1874. After three years of entire immunity from casualties of this sort, the institution is now obliged to report two deaths by suicide. The ratio of recoveries to the number under treatment was about 11.5.

SECRETARY'S REPORT.

*The Northampton Lunatic Hospital.*DR. PLINY EARLE, *Superintendent.*

Without any such radical changes and enlargements as have been in progress at the other state hospitals, calling for special appropriations, this hospital has, during the past year, very considerably increased its means for securing the comfort of its inmates. Many small but essential improvements have been effected, the expense being defrayed from the earnings of the hospital. Thus, the old boilers for heating and for mechanical power have been replaced by new and more efficient ones, store-rooms have been constructed, elevators reconstructed, and ventilators applied to several buildings; while a considerable addition has been made to the barn, sewers and water-pipes have been extended, and the last of the hospital halls has received its needful new flooring. Furthermore, the premises have been enlarged by the purchase of five and a half acres of land, at a cost of \$3,825, securing the removal of unsightly buildings, and improving the approach to the hospital. These various improvements cost nearly \$19,000.

Systematic and thrifty management by the officers of the hospital made them possible without direct aid from the state treasury. Indeed, only \$5,000 has been directly contributed by the State for any special improvement here since 1865, while, during the same period, the institution has expended \$109,000 from its earnings for similar purposes. The superintendent ascribes the gratifying financial results of his administration to the long-continued service of faithful subordinates, the systematic distribution of supplies purchased in large quantities, the practice of doing on the premises whatever was possible in the way of labor, and, lastly, to the generous contribution of work by inmates of the hospital. The statistics of labor by the patients are an interesting feature of the annual reports. The tabulation for the past year is as follows: Days' work on the farm, 5,613; in the kitchen, 3,616; in the sewing-room, 2,943; and in the laundry, 3,146.

INSANITY—NORTHAMPTON HOSPITAL.

Inmates.

NORTHAMPTON HOSPITAL.	Males.	Females.	Totals.
Patients remaining Oct. 1, 1874, . . .	225	251	476
admitted during the year, . . .	75	78	153
Number of cases under treatment, . . .	300	329	629*
Discharged recovered, . . .	16	13	29
improved, . . .	21	24	45
not improved, . . .	17	21	38
Died, . . .	23	18	41
	77	76	153
Remaining Sept. 30, 1875, . . .	223	253	476

* Number of persons, 621.

Fewer admissions took place during the past year than for several previous years, apparently in consequence of the enlargement of Taunton Hospital, which has diminished the need of transfers to Northampton. Of 150 different persons admitted, 76 had received no previous hospital care. The 476 patients remaining at the end of the year were supported as follows: 262 by the State, 139 by towns, and 75 by individuals. The number of state patients has diminished and the number of town patients has increased by 29, as compared with the numbers a year ago. The average number of patients for the year was 475.2, an increase of about 6 over the average of the year before. This average is classified, with respect to support, as follows: State patients, 274.1; town patients, 128.6; private patients, 72.5.

The mortality of the year was greater than usual,—41 against 25 in 1874, and 21 in 1873,—the percentage on the whole number under treatment this year being 6.52. This condition was anticipated, for the deaths in the two years previous were exceptionally few. The recoveries were 4.6 per cent. of the whole number treated. Better results could hardly have been expected however wise the treatment, considering the very large preponderance of cases that were recognized as incurable when received.

 SECRETARY'S REPORT.

*Insane Department—State Almshouse.*THOMAS J. MARSH, *Superintendent.*

A year ago the insane department of the State Almshouse was in charge of a special physician, Dr. James M. Whitaker. He resigned on the first of May last, after a service of eight months, and since that date all the inmates of the almshouse have been under the same medical care.

Last winter the superintendent and inspectors of the institution petitioned the legislature to grant \$6,400 for remodelling the interior of the insane hospital, so that some classification of the inmates would be feasible. The legislature authorized an expenditure of \$2,500 for this purpose; but as the amount was less than half of what would be needed to make the contemplated change, no part of it had been used up to the close of the official year. A considerable improvement in the capacity and appliances of the kitchen has been made during the year, the laundry accommodations have been materially increased, and the airing-courts for the insane and convalescent sick have been properly fenced.

Inmates.

INSANE DEPARTMENT, TEWKSBURY.	Males.	Females.	Totals.
Patients remaining Oct. 1, 1874, . . .	93	226	319
admitted during the year, . . .	20	72	92
Number of cases under treatment, . . .	113	298	411*
Discharged recovered,	—	—	11
improved,	—	—	19
not improved,	—	—	33
Deserted,	4	—	4
Died,	18	40	58
			125
Remaining Sept. 30, 1875,.	76	210	286

* Number of persons, 410.

The weekly average of the insane was 301, against an average of 543 in the other department of the almshouse.

INSANITY—TEWKSBURY ASYLUM.

The insane constituted a little more than 36 per cent. of the whole number remaining in the institution at the close of the year—286 out of 792. The deaths of this year were 58, against a total of 42 last year. The percentage of deaths to the number of patients treated was about 14.1; and of the whole number of deaths in the institution about 17.8 per cent. were of insane persons. In each case these figures are much larger than those of the previous year.

Dr. J. D. Nichols resigned his position as resident physician of the almshouse on the first of October last, after seven years of service at the institution, and is succeeded by Dr. William H. Lathrop, recently from Michigan, where he had charge of an institution quite similar in its general character to the Tewksbury establishment.

The State Hospitals as a Class.

The number of patients remaining in the four state hospitals on the first of October, 1874, was 1,788; the reported number of cases admitted to treatment during the year was 1,080, and 1,842 patients remained under treatment on the first of October, 1875. Deducting from the reported admissions the aggregate of transfers and readmissions, the number of persons actually admitted to treatment during the year seems to have been 1,015, against a corresponding number of 960 in 1874, and of 927 in 1873. The number of cases treated during the year was 2,868, but this figure represented only 2,697 persons, the difference between these aggregates being a deduction for readmissions and transfers. Corresponding to this total of 2,697 persons treated in 1875, is a total of 2,599 for 1874, and of 2,512 for 1873. The aggregate of deaths for 1875 was 233, against 209 in 1874, and 203 in 1873. The percentage of deaths in 1875 to the whole number treated was 8.11, against a corresponding percentage of 8.04 in 1874.

The aggregate of discharges from the four hospitals includes 244 reported recovered, 361 reported improved, and 186 reported unimproved. As to the recoveries reported by Taunton, the superintendent states that they include two or

SECRETARY'S REPORT.

three who merely recovered from the effects of stimulants, only to return to their cups and be recommitted within the year. Furthermore, the superintendent of the Northampton institution mentions that in twelve of his twenty-nine recoveries, the mental disorder was due to intemperance in the use of intoxicating drinks, though neither of the persons when committed was actually suffering under delirium tremens. The superintendent at Worcester does not doubt that twenty per cent. of all the cases admitted there have been more or less directly chargeable to intemperance, and the tables in the Taunton report definitely assign this as the cause of insanity in 871 out of 4,121 cases. The percentage of reported recoveries to the whole number treated, is 8.6 for the four hospitals, against a corresponding ratio of 7.9 for last year. For the three state hospitals proper the percentage of those reported as improved on discharge, to the number treated, is 13.85 for this year, against 15.6 for last year.

Concerning the patients under his charge, the superintendent at Northampton says that of the 111 directly committed, not more than 27, or about one-fourth of them, could be regarded as curable when received; and at the close of the official year the hospital was left with fewer curables, both actually and relatively to its population, than it had at the beginning of the year. On the same point, the superintendent of Taunton remarks that, "while the population of our hospital is so largely drawn from its present sources, the poor of a great city, we must expect to take the lead in mortality; content with the lowest seat, so only that we accomplish the work we have to perform, and standing patiently in our lot with the remembrance that they also serve who only stand and wait." The superintendent of Worcester states that more than one-third of all his admissions were incurable when received; in some, insanity had existed for fifteen or twenty years; many were affected with such structural brain disease that recovery was impossible; several were in such a condition of general exhaustion that they could live but a few days; and as a matter of fact, six persons died within five days after being admitted.

INSANITY—MCLEAN ASYLUM.

II. COUNTY AND PRIVATE HOSPITALS.

Besides the three State Lunatic Hospitals and the Asylum for the Chronic Insane at the State Almshouse, there are five other institutions in the Commonwealth at which insane persons are treated. They are neither owned by the State nor supervised by the Board of State Charities, though under the Act of 1874, relative to the correspondence of the insane, they are occasionally visited by some member of this Board, and under section 6, chapter 321, Acts of 1871, the Board may be called upon to move for the release of any one confined in either of them. These institutions are therefore properly subject to brief treatment in this Report.

The McLean Asylum, at Somerville, Dr. George F. Jelly, superintendent, was opened in 1818, and is the oldest of our public establishments for the insane. It will quite comfortably accommodate 170 patients, which number may be increased to 200 by some crowding. It is one of the departments of the Massachusetts General Hospital; the funds of the corporation can be used to a certain extent in the support of patients; otherwise than as thus supported or aided the inmates are all private patients. The authorities of the institution have bought about 114 acres of land in Waverly as the site of a new hospital, on which it is proposed to begin the erection next year of buildings that will accommodate from 200 to 225 patients. The chief statistics of the hospital for the year ending September 30, 1875, are as follows:—

Patients remaining Oct. 1, 1874, . . . . .	. . . . .	150
admitted during the year, . . . . .	. . . . .	79
Number of cases treated within the year, . . . . .	. . . . .	229*
Discharged recovered,	12	
improved,	29	
unimproved,	13	
died,	16	
		70
Remaining Sept. 30, 1875, . . . . .	. . . . .	159

* Number of persons, 228.

SECRETARY'S REPORT.

The Boston Lunatic Hospital, at South Boston, whereof Dr. Clement A. Walker is superintendent, was established under the so-called county receptacle Act of 1836, but is now in charge of the Board of Directors of Public Institutions for Boston. Its inmates have always been drawn chiefly from that city. During some of the earlier years of its existence, the State supported a considerable number of insane paupers there, but this practice ceased with the opening of the Northampton Hospital in 1858. The grounds of the institution are a yard and garden of some three acres, adjoining the premises of the House of Correction for Suffolk County, and the buildings comfortably accommodate about 200 patients. According to modern ideas they are very defective in plan, and they certainly lack many conveniences found in more recently constructed establishments, which cannot be supplied except at a cost that would not be warranted. The principal statistics for the past year are as follows:—

Patients remaining Oct. 1, 1874,	206
admitted during the year,	48
Number of cases within the year,	254*
Discharged recovered,	17
improved,	6
not improved,	10
died,	19
	52
Remaining Sept. 30, 1875,	202

* Number of persons, 253.

The Essex County Receptacle for the Insane, at Ipswich, is attached to the House of Correction, and its superintendent, Dr. Y. G. Hurd, is master of that institution. This Receptacle is the only one now existing in the Commonwealth that was established and is managed under the law of 1836. The insane department is entirely separated from the prison by the keeper's residence and office, and no communication takes place between its inmates and the prisoners. There are accommodations in the building for about 70 patients, and the statistics of the past year are as follows:—

INSANITY—PRIVATE HOSPITALS.

Patients remaining Oct. 1, 1874, . . . . .	. . . . .	61
admitted during the year, . . . . .	. . . . .	28
Number of cases within the year, . . . . .	. . . . .	89*
Discharged recovered,	8	
improved,	6	
not improved,	5	
died,	8	
		27
Remaining Sept. 30, 1875, . . . . .	. . . . .	62

* Number of persons, 87.

Herbert Hall, at Worcester, is a private institution, opened under authority granted in 1873 by the Governor and Council, in accordance with section 8, chapter 288, Acts of 1864, to Dr. Merrick Bemis, for sixteen years superintendent of the State Hospital at Worcester. Asylums of this character are subject to inspection by the Governor and Council and the judge of probate for the county in which they are situated. Dr. Bemis has accommodations for 16 or 18 patients, and his statistics are as follows :—

Patients remaining Oct. 1, 1874, . . . . .	. . . . .	12
admitted during the year, . . . . .	. . . . .	9
Number of cases within the year, . . . . .	. . . . .	21*
Discharged recovered,	3	
improved,	3	
died,	3	
		9
Remaining Sept. 30, 1875, . . . . .	. . . . .	12

* Number of persons, 21.

Shady Lawn, at Northampton, is also a private institution, opened last year under a license granted to Dr. Austin W. Thompson, for some time assistant superintendent of the State Hospital at Northampton. His house will accommodate 10 or 12 patients, and its statistics for the year are as follows :—

SECRETARY'S REPORT.

Admitted during the year,		11*
Discharged recovered,	3	
improved,	1	
not improved,	1	
		5
Remaining Sept. 30, 1875,		6

* Number of persons, 11.

III. STATISTICS AND GENERAL MATTERS.

*Results of the Year.**

The whole number of patients remaining in all the hospitals of the State on the 30th of September, 1874, was 2,217; the number of cases admitted to treatment within the year was 1,255, and the number of persons remaining in hospital on the 30th of September, 1875, was 2,283. The average number under treatment during the year was 2,259, against a corresponding average of 2,166 for the previous year. The number of cases treated within the year was 3,472; but this figure represents only 3,281 persons,—the difference between the aggregate showing the total of duplications.

Of the cases admitted within the year, 622 were state patients, 382 were town patients, and 251 were private patients. As compared with the figures of last year, this was a decrease of 121 on state support, and of 18 on private account, with an increase of 73 in the number charged to the towns and cities. The number remaining in hospital was 66 greater at the end of the year than at its beginning. The number of state patients is 95 less than at the opening of the year, while there is an increase of 3 in the private patients, and of 158 in those supported by towns.

The aggregate of deaths during the year was 279, against 241 in 1874, and 246 in 1873. The percentage of deaths in 1875 to the number of persons treated was 8.5, which varies but little from the percentage of the previous year. The

* See Table IX. of the Appendix.

INSANITY—REPORTED RECOVERIES.

aggregate of persons reported as not improved on discharge is 217, against 279 last year; of persons improved, it is 406, against 395; and of persons recovered, it is 287, against 248.

Reported Recoveries.

Great caution ought to be exercised in drawing conclusions from statistics relating to recoveries. As Dr. Eastman says, "The duplicating of cases by the readmission of the same person is one of the most conspicuous sources of error." It is comparatively easy to sift out the duplicates of the year for any one hospital, and I believe this office has sifted out those of the whole body of hospitals in Massachusetts for the present year within less than twenty persons; but it would be a work of months to do the same thing for a series of even half a dozen years. Thus the returns show that the 1,255 cases admitted to treatment within the year represented but 1,192 individuals, while 3,281 different persons made the 3,472 cases of the year. It is also shown that of the year's new cases, 408, or nearly 33 per cent. of the whole number, had been in some hospital before. Doubtless many of them were discharged and counted as recoveries elsewhere.

On this point Dr. Earle presents some very suggestive and interesting facts from the history of the Northampton Hospital. He instances seven persons who have contributed thirty-seven recoveries to the statistics of the institution, and yet one of them finally killed himself while insane, and two of the others are known to be in hospital at present. He also tells of a hospital, not in this State, from which one person alone went out recovered no less than twenty-two times. Finally, he reports a case from another State which is still more instructive: one woman contributed six to the total of recoveries within a single year, was discharged as recovered forty-six times in the course of twenty-nine years, and yet ultimately died as insane in that same hospital. These facts may serve to show the difficulty in dealing on a large scale with statistics of insanity. That forty-six different persons have recovered, is one thing; that one person has recovered forty-six different times, is quite another thing.

SECRETARY'S REPORT.

The statistics are not, however, the mockery that they may to some persons seem to be. There is a class of cases in which the mental disease appears at intervals, which cases are termed either periodical or recurrent, according as the intervals between the paroxysms are of equal or unequal duration. Whether the recovery from each of these paroxysms should be treated and reported as a recovery from insanity, is a question over which the superintendents greatly disagree. But the chief source of misunderstanding and possible error with respect to the statistics of recoveries lies in the figures relating to this class of periodic or recurrent cases.

Curability of Insanity.

There was a time when the opinion somewhat prevailed that at least 75 per cent. of the cases of mental disease were curable if treated promptly and properly. It would be a source of gratification to believe that this opinion is sound. But the weight of evidence is decidedly against it. Dr. Earle's analysis of the statistics of the Northampton Hospital, in his report of 1872, showed about 31 per cent. of recoveries in 1,074 cases admitted to that institution for the first time from the general population. Making allowance for such of these persons as had been insane several years, as well as for those who had been unsuccessfully treated elsewhere, the true ratio of curability might possibly reach 40 per cent. The statistics of the Bloomingdale Asylum for twenty-four years, published in 1848, showed a curability of about 42 per cent. The statistics of 171,500 cases, pauper and private, in all the hospitals and asylums of England and Wales for the sixteen years ending with 1874, show a fraction over 34 per cent of stated recoveries. Dr. Eastman expresses the opinion that not more than 50 per cent. of cases can be cured under the most propitious circumstances.

The superintendents of all the state hospitals agree in urging that insanity should be treated as soon as it develops itself. Doubtless the superintendents of the other hospitals heartily concur in this view. Dr. Earle remarks that "no fact is now more firmly established than that mental disease is

NUMBER OF THE INSANE.

very largely more amenable to curative treatment soon after its appearance, than it is when it has existed a year, or even six months, and hence there should be no delay in a resort to such treatment." Dr. Eastman's testimony is that "the early period of the disease is the golden time for treatment, and not a moment should be lost in obtaining competent medical advice, which should be promptly and thoroughly followed." And Dr. Godding shows that out of 3,131 patients admitted to the Taunton Hospital where the disease was of less than six months' duration at the time of admission, 1,351 recovered; while of 3,088 admissions where the insanity was of more than six months' standing, only 317 recovered; "in other words, the chances of recovery in hospitals are four times as great where the patient is committed at an early period in the disease as when the disease has existed for six months or more before the admission." Finally, as Dr. Eastman says, "an ounce of prevention is worth a pound of cure. It is to a more careful observance of the laws of physical, mental and moral hygiene that we must look for a diminution of insanity."

Number of the Insane.

The census taken this year ought to show very near the actual number of insane persons living in the State; but the statistics on this point are not yet available, because the returns have not been tabulated. Reports to this office are that 3,281 different persons were treated in the various hospitals and asylums during the year, while about 470 were cared for by overseers of the poor in almshouses and private families, and something like 50 more were supported in the establishments at Bridgewater and Monson. This gives a total of about 3,800 persons reported within the year. On the 30th of September last, the numbers were as follows: 1,842 in state hospitals, 441 in private or county hospitals, 46 in the Workhouse at Bridgewater, 2 in the State Prison, 1 in the institution at Monson, and about 390 in the care of overseers outside of the hospitals; total, 2,722.

SECRETARY'S REPORT.

PART FOURTH.

INSTITUTIONS FOR CHILDREN.

I. STATE SCHOOLS.

The statistics of the various institutions for children that report to this office may be found in Table XI. of the Appendix. They show that in the three state schools there were, at the end of the official year, 920 children, against 852 at the close of the previous year. The increase is 37 at Westborough, 23 at Lancaster, and 8 at Monson. The aggregate of the apparent number within the year is 1,382 for 1875, and 1,273 for 1874; but when the proper deductions are made for the transfers and duplicates, it is found that the actual number of different persons for 1875 is 1,313, against a corresponding total of 1,201 for 1874. The average number in the schools was 875 for this year, against 827 in 1874, and 779 in 1873.

The State Primary School at Monson.

DR. H. P. WAKEFIELD, *Superintendent.*

The establishment at Monson was opened in 1854 as a state Almshouse; the legislation of 1866 provided for the opening there of a school for dependent and neglected children; and in 1872 the almshouse department was abolished. The superintendent of the institution till 1858 was Dr. Samuel D. Brooks; afterwards came Dr. John M. Brewster, who remained till 1868; and upon his resignation the present superintendent was appointed. During the past year a few adult paupers have been maintained there under the discretionary power granted to the Board of State Charities in the Act abolishing the almshouse department. The number of this class on the first of October last was 50; viz., 4 men and

STATE SCHOOLS—MONSON.

46 women. Most of these persons are required to assist in the work of the institution, and many of the women have young children in the school, from whom it is deemed best not to separate them. The following statistics of the year are from the superintendent's annual report:—

Number remaining Oct. 1, 1874,		493
Pupils in school, 423; all others, 70.		
Received from Tewksbury during the year, adults,	25	
children,	171	
from the courts,	33	
from places,	52	
from other sources,	11	
		292
Apparent number within the year,		785*
Discharged on trial,	152	
by this Board,	79	
by transfer,	8	
by desertion,	8	
in other ways,	3	
died,	23	
		273
Number remaining Sept. 30, 1875,		512
Pupils in school, 436; all others, 76.		

* Real number, 755.

The average number supported at the institution during the year was 496,—an increase of 15 over the previous year, and of 72 over the year ending with September, 1873. Of the total average for the past year, 456 belonged to the Primary School proper,—an increase of 49 over the average for 1874. Of the 76 remaining at the end of the year outside the school, 50 were adult paupers, 25 were children for support, and 1 was a boy in temporary custody. The number of children committed to the custody of this Board by the courts and temporarily placed in the school during the year was but 33, against 61 for the previous year; and the number of such children remaining at the end of the year was 63, against a corresponding figure of 84 for the close of the official year 1874. The whole number of truants sent there by towns under the Act of 1873, has been 4; viz., 1 in 1874, and 3 in

SECRETARY'S REPORT.

1875. The number of children placed out during the year was 152, against 125 in 1874, and 138 in 1873.

The inspectors remark that the farm is in a high state of cultivation, and gives evidence that the superintendent manages it with energy. The crops of the year were above the average. During the year a new barn was built, a basement story put under the chair-shop, a new baker set in the kitchen, pipe laid to supply the two hydrants constructed last year, iron tanks were placed in the boys' and girls' yards, and a brick tunnel for the water and steam pipes was constructed between the boiler-house and the main building. The number of chairs seated by the boys was 11,599, against 19,450 in the preceding year, and on this account \$571.47 was paid into the state treasury. The institution has been obliged to work at a less price than heretofore, and was not able to get all the chair-seating it could do at any price.

Perhaps the most notable event of the year was the resignation, last spring, of the Rev. Charles F. Foster, who had been principal of the school since it was opened in 1866, and was also chaplain and assistant superintendent of the institution. He was in most respects an excellent principal, beloved by the children and teachers, and peculiarly fitted for the position he held. He was succeeded, as principal of the school and assistant superintendent, by Mr. Julius C. Tibbetts, lately a teacher in the State Reform School, and formerly connected with the city institutions of Boston on Deer Island. The inspectors say he has conducted the school satisfactorily, and has made some improvements in the management of the children. The whole number of pupils in the seven different school-rooms during the year was 679, with an average attendance of 413. Work in the chair-shop being less than usual, the smaller boys were kept at their studies five hours a day through the summer, and the principal says they made good use of their opportunity. Concerning the children as a body, the superintendent observes that they are under better discipline, more even and decided training, evince more method in their round of duties, than in terms gone by, and give evidence of physical, intellectual and moral progress.

STATE SCHOOLS—WESTBOROUGH.

*The State Reform School at Westborough.*ALLEN G. SHEPHERD, *Superintendent.*

The annual report of the trustees of this institution is very brief, and refers almost wholly to the enlargement of the school buildings, for which purpose the last legislature made an appropriation of \$90,000, to be expended with the approval of the Governor and Council. The plans for the additional structures received Executive sanction so that work began in August, and the season closes with something more than one-third of the new buildings up and roofed, while considerable progress has been made in getting ready to push forward the remaining portions next year. Opportunity was found to employ many of the larger boys in digging for the foundations, assisting the masons, and doing other rough outside work. The enlargement is planned for 200 inmates, to be selected from the more vicious and hardened class. The completion of the new building will not only enable the authorities to classify the inmates, but "will also furnish an opportunity to teach the boys some useful trades, and thus both help to their reformation, and give them the means of a livelihood when discharged."

The Reform School was established by legislative enactment in 1847, and opened for the reception of pupils on the first of November, 1848. The original buildings were intended for the accommodation of about 300 boys, but in 1852-3 the establishment was enlarged to a capacity of 600 inmates. The addition was entirely destroyed by fire in August, 1859. Thereupon the School-ship branch of the institution was established, and the buildings at Westborough put in order for about 350 lads. Of this capacity they have remained to the present time, though by the abolition of the School-ship in 1872, the field of supply to the Reform School was considerably enlarged. The institution has had six superintendents besides Col. Shepherd, who was appointed to his position in 1873. From his report the following statistics of the current year are taken :—

SECRETARY'S REPORT.

Number remaining Oct. 1, 1874,		316
Received by commitment during the year,	124	
by recommitment,	6	
by transfer,	4	
by return,	44	
		178
Apparent number within the year,		494*
Discharged on probation,	66	
on trial,	45	
by elopement,	16	
by indenture,	5	
to imprisonment,	4	
to enter the navy,	3	
died,	2	
		141
Number remaining Sept. 30, 1875,		353

* Real number, 475.

The number of new commitments was greater by 18 than in 1874, and less by 12 than in 1873. The number discharged on probation and to employment was 119, against 141 in 1874, and 108 in 1873. The successful elopements were 9, against 10 in 1874, and 26 in 1873. The average number of inmates was 335, against 323 in 1874, and 289 in 1873. Of those committed during the past year, 6 were sent by this Board, 4 by the superior court, 3 by the probate courts, and 115 by trial justices for juvenile offenders. The boys received ranged in age from eight to seventeen years; all but 21 had reached the age of fourteen; and 54 were sixteen and upwards. There were 63 commitments for larceny, 9 for breaking and entering with larceny, 11 for breaking and entering, 7 for assault and battery, and 5 for burglary or robbery. About 70 per cent. were ascertained to be of foreign, and 28 of native, parentage, though 79 per cent. were born in the United States. Of the whole number, 93 had been arrested before, 29 had been inmates of some other penal or reformatory institution, and 37 were given to the use of ardent spirits. Of those discharged during the year, 8 had been inmates less than a year, 41 between one and two years, 37 between two and three

STATE SCHOOLS—WESTBOROUGH.

years, 11 between three and four years, 19 between four and five years, and 9 had been there over five years.

Chair-seating, farming and gardening, and tailoring are still the chief branches of business carried on at the school. The average employment of the boys during the year was as follows : Seating chairs, 156 ; farming and gardening, 81 ; in the sewing-room, 30 ; in domestic work, 26 ; in outside work, 16 ; and in miscellaneous work, 22. The superintendent says that the contracts made within the year for chair-work are at a reduction of about twenty-five per cent. The amount earned at this branch of labor was \$1,496, against \$1,244 in the previous year. The boys work six hours, and attend school four hours, each week-day. From the statistical tables of work done, the following figures are taken : Chairs seated, 112,278 ; articles washed and ironed, 159,957 ; pairs of shoes made, 493 ; pantaloons, 784 ; shirts, 1,025 ; jackets, 732 ; caps, 391 ; pairs of stockings, 545 ; and pairs of mittens, 135.

The farm and garden were about as productive as usual, though hay and apples were less abundant than in the previous year ; and the superintendent thinks the effort to raise grapes had better be abandoned, because frost generally comes before they are fit for market. Considerable repairs on the buildings and fences were made during the year, particularly at what is known as the Farm-house, which has been substantially remodelled throughout, and is now a very comfortable and convenient residence. The live-stock on hand at the end of the year was valued at \$4,861, an excess of about \$400 over the valuation of last year under that head.

The superintendent says that the results of the year are on the whole very gratifying. The showing with respect to work done is better than in any previous year, and commendable progress has been made by the boys in their studies. They are steadily improving in behavior, neatness and politeness ; elopements are fewer, and quarrels of rare occurrence ; their physical wants are as fully regarded as possible ; no healthier-looking class of boys can be found in the State ; and of the severer forms of sickness there was but very little this year. "When it is considered," says he, "that a large number of

SECRETARY'S REPORT.

boys come here from local reformatories, where they have been tried and found wanting, coupled with the fact that the present law provides that boys committed under the age of seventeen may be held here during their minority, I think it may be truthfully said that the school is doing all that can be reasonably expected under the circumstances."

The State Industrial School at Lancaster.

LORING LOTHROP, *Superintendent.*

The institution at Lancaster was opened for the reception of girls in August, 1856. Its first superintendent was Rev. Bradford K. Pierce, who resigned in 1862, and was succeeded by Rev. Marcus Ames, who remained in office till the spring of 1875. The present superintendent entered on duty with the first of April last, under circumstances of considerable difficulty, caused by the withdrawal of a majority of the matrons and assistants. His tact and judgment were equal to the emergencies of the situation, however, and the affairs of the school were soon going forward as usual. His report furnishes the following figures for the year :—

Number remaining Oct. 1, 1874,		82
Received by commitment during the year,	53	
from indenture or places,	16	
by recommitment,	1	
		70
Apparent number within the year,		152*
Discharged by indenture,	34	
at majority,	2	
to parents,	1	
to town authorities,	2	
by transfer,	3	
to hospital,	2	
by escape,	3	
		47
Number remaining Sept. 30, 1875,		105

* Real number, 151.

When the present superintendent took charge, the number in the school had become reduced to 78. He had been long

STATE SCHOOLS—LANCASTER.

and favorably known in Boston and vicinity, and the committing officers have apparently determined to fill the school again. One of the two family houses which was closed for a time has been opened, and the other was nearly ready for occupancy at the close of the year. In former years, the five houses accommodated 150 girls; but as the inmates are now of such age and character that it is deemed best to give each of them a separate bed, and in most cases a separate room, the trustees say the present capacity of the buildings does not exceed 125. They remain of the opinion that there are plenty of girls at large who would be benefited by a term in the school. All their plans proceed upon the theory, they remark, that the first and highest duty is to save girls from lives of vice, and to save society from the burden and curse of such lives. And they rightfully claim that the institution serves the end for which it was established.

Among the commitments of the year were 22 for stubbornness and disobedience, 10 for leading an idle and vicious life, 9 for larceny, and 2 for fornication. The commitments were 26 from Suffolk County, 8 each from Worcester and Middlesex, 6 from Essex, 2 each from Norfolk and Hampden, and 1 from Bristol. Of the girls, 11 were not over thirteen years of age, 11 were fourteen, 14 were fifteen, and 17 were sixteen. The report shows that 52 of the number remaining are of American and 53 of foreign-born parentage, though 59 of the girls themselves are natives of this State. The average number of inmates for the year was about 85, which is less than for any other year in the school's history. It will be noticed that no deaths occurred during the year. The physician says that many of the girls are suffering from diseases that have assumed a chronic form, and she adds that a great and pressing want of the institution is suitable provision for the sick. The average age of the present inmates is sixteen years, greater by two years than it was half a dozen years ago; and as a whole, they are of a much harder class than those sent there prior to 1870.

The question of work that shall aid in the reformation of the girls, by occupying mind as well as body during consider-

SECRETARY'S REPORT.

able portions of each day, and which shall also bring some income to the State, has received the earnest attention of the trustees; and they propose to try the experiment next year of raising small fruits and vegetables for market, taking the first step in this direction last spring by setting an acre of ground with strawberry plants. This seems to me an exceedingly sensible move; some out-door work will be good for the girls. Very soon after Mr. Lothrop took charge of the institution, he opened a sewing-room, in which the inmates of the school are taught to cut and make their own clothing.

The experiment of grading the schools was initiated in the spring of 1874. Last year the trustees were careful not to say that success had been attained, and pointed out that they could readily return to the old method of a school in each house, should it be deemed advisable to do so. But now, the committee of their number which has charge of the matter, says the schools have greatly improved during the year, and no reason is seen for returning to the former system. Three teachers can now do more for the advancement of the girls than five did under the old order.

II. IDIOT SCHOOL.

The Massachusetts School for Idiots at South Boston.

DR. SAMUEL G. HOWE, *Superintendent.*

This institution was opened on the first of October, 1848, with three private pupils and ten state beneficiaries. First and last, the school has had 548 different pupils, more than 300 of whom have been improved by their stay there. It was the first establishment of the kind in America, and now there are nine other schools in different parts of the country, giving instruction to over 1,100 feeble-minded children. This school owes its existence to Dr. Howe's efforts, more than to those of any and all other persons, and it has been continually under his immediate charge. But now the condition of his health and the infirmities of age compel him to seek rest, and in the last annual report he asks the trustees to relieve him from anxiety and duty. Other laborious and

IDIOT SCHOOL—SOUTH BOSTON.

successful teachers may come after him, but none of them can ever do so great and noble a work as he has done.

The state grant to the institution last winter was \$20,000, the same as for the previous year. From the superintendent's financial statement, it appears that the total receipts of the year were \$39,452.52, and the total expenditures \$29,327.57, of which \$4,100 was for land bought to enlarge the premises of the school. The actual current expenses were \$21,046.45. The valuation of the institution, exclusive of funds, is fixed at \$111,897.53. The school had 102 inmates at the beginning of the year; 35 were admitted during the year; 2 died and 15 were discharged during the year; the average number for the year was 119; and 120 remained in the school at the end of the year, of whom 109 were beneficiaries of the Commonwealth.

The trustees state that the number of applicants for admission is steadily increasing year by year, this fact arising chiefly from the growing esteem and appreciation in which the school is held. Pupils come to it from all parts of the country, though pains are taken to inform parents or friends, when similar schools exist nearer their own homes. The trustees point out that somewhat extensive repairs and improvements will soon be necessary on and about the buildings and grounds. The superintendent's final report is largely devoted to a deeply interesting historical sketch of what has been done in this State for the benefit of idiots, with incidental mention of the movement in their behalf in other sections of the country. He shows how he has been accustomed to classify persons of imperfect mental development, presents the data quite fully by which real idiocy may be tested, and closes with some feeling observations on the past and present condition of idiots.

III. CITY SCHOOLS.

The House of Reformation at Boston.

This institution is on Deer Island, and its manager is superintendent of the House of Industry and the City Alms-

SECRETARY'S REPORT.

house, also situated on the Island. Its expenses are reported at \$43,623.13 for the year ending with the 30th of September last. More than ninety per cent. of its inmates are boys. These are of two definitely marked classes; viz., truant and stubbornly disobedient lads, sentenced to terms of from three months to two years, and boys who have been convicted of larceny or other crimes, and are mostly sentenced for their minority. The children average between twelve and thirteen years of age when committed. The institution has been very much crowded for some years, and is without such arrangements as are needful to a proper separation of the boys, as well as without facilities for teaching trades to those there on minority sentences. The city government has taken the preliminary steps toward removing the truant boys, who constitute about half the whole number, to buildings located in the Roxbury district, and there is a fair prospect that the desirable separation may be brought about during the coming year. The institution had 296 inmates at the beginning of the year, received 195 by commitment during the year, and closed the year with 287, of whom 18 were girls and 269 were boys. The time of the girls sent there is divided between housework and study in school; the boys committed on short sentences are continuously kept at school; those on long terms get six months in school and six months of farm-work yearly.

The House of Reformation at Lowell.

The children sent to this institution range in age from seven to seventeen years; the chief causes of commitment are truancy, vagrancy, stubbornness, and petty thieving; the terms of sentence are from three months to two years, with an average of nine or ten months. All inmates are kept at their studies in school about five hours per day the year through; during seven months of the year boys are required to work on the farm four hours daily. The main idea of the authorities is not so much to see how economically the institution can be managed, as to give the children sent there some knowledge that will be useful to them in after-life. Finan-

MUNICIPAL SCHOOLS.

cially, the school is so connected with the almshouse that it is not possible to say just what its current expenses for the year are; but the superintendent thinks \$3,600 to \$3,800 is about the proper figure. No branch of manufacturing is carried on. The institution began the year with 2 girls and 41 boys, received 3 girls and 48 boys during the year, and ended September last with 1 girl and 33 boys,—having an average of 36 inmates for the year.

The Plummer Farm School at Salem.

This institution is for a family of 30 boys, and is supported by the income of the Plummer Fund, with the earnings of the boys on the farm and in the shop. The charge for lads not residents of Salem is two dollars per week for board, and twenty-five dollars yearly in addition for clothing. The running expenses of the school are about \$6,000 annually. The receipts for the past year were less than usual, because of the lower price received for garden-produce, and the depression in the chair-seating business. Commitments are for truancy, stubbornness, and vagrancy; and the boys sent there average about thirteen years in age. The school began the year with 23 boys, received 16 during the year, had an average number of 27 for the year, and ended September last with 26 inmates.

The Industrial School at Lawrence.

This institution was opened in July, 1874. On the first of October, in that year, it had 10 inmates; it received 23 boys during the year, discharged 4, and lost 3 by elopement, and on the first of October, this year, had 26 remaining. All but one of these were of foreign nationality. The school has a tract of sixteen acres of land, on which is a very convenient and comfortable house, and a barn built during the past season at a cost of about \$2,000. The earnings of the year were nearly \$1,000; the current expenses something like \$5,000. Commitments are for truancy, stealing, disobedience, vagrancy, etc.

SECRETARY'S REPORT.

Truant Schools.

CAMBRIDGE.—The school at Cambridge had 41 pupils on the first of October, 1874; it received 24 during the year, and 32 were remaining September 30, 1875, with an average number of 43 inmates for the year. The institution is located at the city almshouse, and its pupils study and recite with the pauper children there, though under the charge of a special officer out of school hours. The truants are put into classes of the same grade they occupied when arrested, and the school is managed very much as the other schools of the city are. Its cost for the year cannot be stated with accuracy, but \$6,000 may be taken as a reasonable estimate.

SPRINGFIELD.—This school began the year with 10 inmates, received 16 during the year, had a monthly average of 17 for the year, and reports 14 remaining at the end of the year. The average age of the boys is about eleven years. No work is required of them, but they are given a thorough schooling. They are quartered in one wing of the almshouse, and are maintained from the pauper fund, at an approximate cost of \$3,000 for the past year. They are advanced as rapidly in their studies, the authorities say, as they would be if in the public schools of the city.

WORCESTER.—From the school at this point the report is that it began the year with 4 boys, received 15 during the year, had an average monthly number of 8 for the year, and closed the year with 9 remaining September 30, 1875. The current expenses of the year are reported at about \$800, which is somewhat less than those for the previous year. The cost per pupil is of course greater than it would be with a larger school.

GENERAL PRISON STATISTICS.

PART FIFTH.

PRISONS OF THE STATE.

General Statistics.

Counting the State Prison, State Workhouse, Houses of Correction, Boston House of Industry and the County Jails, there are now thirty-seven penal institutions in the Commonwealth. The statistics of these institutions for the past year, so far as it is found expedient to give them, will be found tabulated in pages 52 to 60 of the Appendix. The actual number of commitments was 22,866 in 1875, against 20,752 in 1874. Reduced to different persons, these figures are 15,818 for 1874, and about 17,000 for 1875. On the first of October, 1874, there were 4,110 persons in confinement; on the first of April last the number had fallen to 3,960; and on the first of October, 1875, it had risen to 4,500. The average number of prisoners for the year was 4,127, an excess of 301 over the previous year. The total expenditures on behalf of these thirty-seven establishments for the year were \$633,265.64, which is an increase of but about \$5,200 over the aggregate for 1874. The total of cash receipts from the labor of prisoners was but \$149,343.85, against a corresponding total in 1874 of \$196,765.14.

Table XV. gives an exhibit of the increase in crime during the last few years. In 1865 the number of persons committed to jails was 5,052, while in 1875 the corresponding figure is about 6,400; in 1865 an aggregate of 2,820 persons were sent to houses of correction, against a similar aggregate of about 7,400 in 1875; and while the Boston of 1865 furnished but 969 inmates to the city prison on Deer Island, the Boston of 1875 sent about 6,100 there. The commitments

SECRETARY'S REPORT.

- for breaking and entering in 1865 were 262; for assault, 880; for larceny, 2,125; for drunkenness, 4,302. Nine years later the commitments for breaking and entering were 376; for assault, 1,975; for larceny, 2,027; and for drunkenness, 12,078. Furthermore, with a population of 1,267,031 in 1865, the total of persons reported as committed to the whole body of our prisons was but 8,970, while the corresponding total for 1875, when the State has a population of about 1,651,902, is about 21,000. With an increase of 23 per cent. in population, the prison returns show an increase of 128 per cent. in crime.

*The State Prison at Charlestown.*S. E. CHAMBERLAIN, *Warden.*

During the year closing with September 30, 1875, the State Prison contained a larger number, and a greater average number of convicts, than in any other of the seventy years it has been in existence. It has but 668 cells in which solitary confinement at night is possible, while the average number of inmates for the year is 27 above that figure. The superintendent's report furnishes the following statistics:—

Number remaining Oct. 1, 1874,		683
received on sentence,		169
Whole number during the year,		852
Discharged by expiration of sentence,	126	
by pardon,	24	
by death,	9	
to insane hospitals,	4	
		163
Number remaining Sept. 30, 1875,		689

The largest number of convicts in the prison at any one time during the year was 714,—an excess of 29 over the maximum of 1874, and of 118 above that of 1873. The smallest number at any one time was 682,—an excess of 38 over the average for the previous year, and of 14 over the

CHARLESTOWN PRISON.

whole number of cells in the prison. The daily average for the year was 694.7, being 50 greater than the average for 1874, and 116 greater than that for 1873. The average for the months of May, June, July and August rose to about 702. Of the convicts received during the past year, 1 came for the fourth time, 2 for the third time, and 13 for the second time; 8 were committed on life sentences, 13 on sentences of from ten to twenty years, 60 on sentences of from five to ten years, and 51 on sentences of from three to five years. Of the whole body of convicts remaining at the end of the year, 60 were there on life sentences, and 96 on sentences of ten years or more; 55 were under twenty, and 14 over sixty years of age, while 361 were between twenty and thirty years of age; 343 were sentenced from Suffolk County, and 346 from the other counties of the State; 97 were recommitments; viz., 85 for the second, 7 for the third, and 5 for the fourth time; 26 were convicted of murder, 30 of manslaughter, and 22 of assault with intent to murder; and of the 24 pardoned within the year, 7 were held on life sentences.

The inspectors call special attention to the crowded condition of the prison. From the report it appears that men not only occupy every cell, including all the accommodations of the hospital, but that during the summer forty to fifty were obliged to sleep on cots in two rooms, though the statute declares that each convict shall be locked in a separate cell at night. That here is a clear violation of law no one pretends to deny; but it is unavoidable, as the inspectors say. The legislature was advised of the situation last spring, but adjourned without making provision for the emergency; and such temporary arrangements as seemed best were then made under the advice of the Governor and Council. That there is danger of mutinous outbreaks on the part of the convicts while the existing state of things continues cannot be doubted, and the situation is of such gravity that it merits very early consideration on the assembling of the legislature. Mention is made by the inspectors of the report on the sanitary condition of the prison that was presented early in the year by

SECRETARY'S REPORT.

the State Board of Health at the request of a legislative committee. They believe that the evil of insufficient ventilation then pointed out can be materially remedied without very expensive alterations in the prison buildings; and they suggest to the Governor the propriety of asking the legislature to make an appropriation for this purpose. They also say that the nuisance from the sewerage now discharged on the adjacent flats can be remedied by permanently covering the flats with earth or water, and removing the sewer discharges to deeper water. The warden reports that the Commonwealth flats lying adjacent to and north of the prison walls were filled during the past summer, under orders from the City Board of Health; and that the city sewer, which discharged immediately under the walls of the prison, has been extended some hundreds of feet toward deep water. The completion of these two pieces of work has undoubtedly been of material advantage to the prison.

The inspectors frankly confess that the financial exhibit of the year is not encouraging. Only 237 out of 689 convicts are earning wages, while 319 able-bodied men are without work. The total expenditures of the year were \$124,264, while the aggregate of receipts from all sources was but \$56,526, thus showing a deficit for the year of \$67,738, against a deficit of \$42,574 last year, and a surplus of \$23,427 in 1873. The table on page 60 of the Appendix shows how the account has stood for a series of years. The inspectors find a grain of comfort in the fact that, with an increase of 29 in the average number of convicts for the year, there was an increase of less than \$600 in the expenditures, and that the average expenditure per man fell from \$191.74, in 1874, to \$178.80, in 1875. Of the 237 men working on contracts at the end of the year, for the labor of 80 the prison received ninety cents per day, for 97 it received seventy-five cents per day, and for 60 it received sixty cents per day. The amount received from the labor of convicts was but \$52,194.33, against a corresponding figure of \$77,068.17 for the previous year.

CHARLESTOWN PRISON.

The prison authorities think it not necessary to look far for the reason of the present condition of things. "While so many manufacturing establishments are idle, it is not strange that contractors hesitate to bind themselves to employ and pay for labor they cannot discharge at will, especially as they would be compelled, not only to pay unprofitable wages, but to pile up unsalable goods, and to continue the business with certain loss staring them in the face." There certainly has been no lack of effort on the part of either the warden or the inspectors to secure employment for the men in the prison. They cannot make the doors and other iron-work of the new prison without the purchase of machinery at considerable cost, and have not yet been able to conclude any arrangement for labor with the commissioners who are building the Concord institution.

The day school begun last year has been a decided success. The warden says it not only has proved a great blessing to individual convicts, but has also been a powerful moral agent in the maintenance of order and discipline. The chaplain observes that its privileges are eagerly coveted, and, with very rare exceptions, honestly used. The school is graded and divided into three departments, and is attended by about 100 of the unemployed and least educated convicts. It is under the general supervision of the chaplain, but all its teachers from the first have been convicts. Its principal teacher for a year was pardoned out of the prison during the past summer. The sessions of the school are held in two large rooms over the workshops, both of which are light and airy, and properly furnished with seats and desks and blackboards. There seems reason enough for not only continuing but enlarging this school, particularly while so large a proportion of the convicts are without work.

When the Act providing for religious instruction in prisons was passed last spring, some persons feared that an attempt to execute it at Charlestown would make trouble. But it has done nothing of the sort so far. The service of the Catholic Church was held in the prison for the first time on the 6th of June, and thereafter during the year was continued regularly

SECRETARY'S REPORT.

an hour every Sunday morning. There is an average attendance of about 350 convicts, half of whom are said to avail themselves of the confessional, and but few of this number have been reported for discipline. The warden testifies that the introduction of this service has not in any way interfered with the discipline of the prison, while the inspectors rejoice that the practical assertion in this manner of the principle of liberty of conscience for all has been such an entire success.

The State Workhouse at Bridgewater.

NAHUM LEONARD, Jr., *Superintendent.*

The establishment at Bridgewater was opened in 1854 as one of the three state almshouses; the legislature of 1866 passed a law establishing a state workhouse there; and the almshouse department was abolished by the legislature of 1872. The Hon. Levi L. Goodspeed was superintendent of the institution till January, 1871, when he resigned, and was succeeded by the present incumbent of the office. The principal statistics of the past year are as follows:—

Number remaining Oct. 1, 1874,		375
Admitted during the year,		570
Apparent number supported,		945*
Discharged during the year:—		
Prisoners,	386	
Paupers,	55	
Others,	27	
Died,	55	
		523
Number remaining Sept 30, 1875,		422

* Real number, 900.

The largest number of inmates on any one day during the year was 518, the smallest number was 377, and the average number for the year was about 435. The current expenses were nearly \$6,000 less, though the average number was 32 larger, than in the preceding year. Of the 456 prisoners admitted during the year, 309 were sentenced from the State

BRIDGEWATER WORKHOUSE.

Almshouse, and of the prisoners discharged 90 were pardoned out by the Board of State Charities, a considerable proportion of them leaving the State immediately after being released. Among the admissions are included 49 illegitimate children born there, and 28 sent with mothers who were committed to the institution. Among the commitments of the year were found 48 persons who had settlements in the State, for whom payment was made by the towns or cities in which they belonged, at the rate of \$1.75 per week. The inmates of the establishment at the end of the year were 183 female prisoners, 165 male prisoners, 65 paupers, and 9 discharged prisoners for temporary support; 34 of the whole number had settlements that were acknowledged by towns and cities, and settlement has been claimed by the General Agent of this Board in the case of 7 more. With a greater average by 32, the number of deaths was nine less than in the previous year; consumption was fatal in 9 cases, and typhoid fever in 8; of those who died 16 were children under two years of age, and 10 were persons over fifty years of age.

Previous to the present year, the institution had nothing but some cheaply constructed wood cells in which refractory male prisoners could be confined. In May last two young men who had proved unfit subjects for the State Reform School, were, on application by the trustees of that institution, transferred to the Workhouse by order of this Board. Their conduct there was such that it soon became necessary to lock them in separate cells. After remaining thus confined for a short time, they readily succeeded in breaking out into the corridor, severely assaulted the assistant superintendent at evening when he came to bring their suppers, escaped from the building through the bath-room, scaled the fence, and got away from the institution under cover of night, though speedily pursued by the superintendent and such officers as could be spared from other duty. There is satisfaction in recording that one of them was subsequently captured by the police of Boston, and is now in the Plymouth house of correction on a sentence of eighteen months. Immediately after this affair, the authorities of the workhouse, on the counsel

SECRETARY'S REPORT.

of this Board, constructed six good brick cells, with iron doors, and charged their cost to current expenses.

Among the persons remaining at the close of the year were 46 whom the physician certified to this office as unsound in mind; some of them demented, others at times violently insane. The superintendent doubts if persons of this class should be sent there. But if it is the intention of the legislature, or of those who have been authorized to act in the premises, to allow them to remain at the institution, he urges that they ought at least to be in a separate building, away from the other prisoners. Thus situated, he says, they could be more easily controlled, cared for in a better manner, and would be less subject to excitement, while separation would be equally beneficial to other convicts. Without doubt there must ultimately be some changes in the buildings of this institution, but it does not seem to me advisable that they should be made at present. The matter can very well wait till the female convicts are removed by the opening of the new prison for women.

The inspectors and superintendent observe that it is their aim to keep at work all inmates who are able to perform manual labor. To do this has been more difficult within the last year or two than heretofore, because of an increase in the number of convicts of hardened and desperate character, who cannot with safety be allowed to pass out of the prison yard. Just what to do with prisoners of this class, is a question not readily answered. They cannot be worked on the farm to advantage except in a chain-gang, or under a great and expensive force of overseers; they cannot be worked elsewhere unless the institution is provided with appliances for mechanical labor. The manufacture of baskets is a branch of business lately introduced, more particularly with a view to make work for the winter. Such of the able-bodied men as could be trusted outside have worked in the fields during the past season; women not needed at the ordinary work of the institution were employed in making clothing for Boston parties. The receipts of the year for labor and products were \$1,484, against \$2,335 for the previous year.

COUNTY PRISON STATISTICS.

County Prisons.

Our county prison system is quite unsatisfactory in its results, as was said last year, whether regard be had to the financial or the reformatory aspect. It is very expensive, and it does not reform. Doubtless some advantageous changes may be brought about in it by patient and persistent effort; but it cannot be made satisfactory to those who clearly see what should be accomplished by imprisonment for offences against social order, and we shall not bring about such results from our minor prisons as we ought to reach till we abolish the present system, and substitute for it one based on the principle of State control. Then we might have something like uniformity of discipline; labor could be organized to better advantage, and made far more remunerative than it is now; ultimately it would be possible to do a little reformatory work among the prisoners.

The following table relating to these county prisons for the last dozen years, will help to an understanding of the present system in its financial results:—

YEARS.	Average No. of Prisoners.	Total amount ex- pended.	Receipts for Labor of Prisoners.	Balance against the Prisons.
1875, . .	2,264	\$366,417 96	\$94,373 36	\$272,044 60
1874, . .	2,122	366,273 97	115,566 79	250,706 18
1873, . .	1,887	337,906 48	145,360 86	192,545 62
1872, . .	1,801	283,846 79	129,136 21	154,710 58
1871, . .	1,800	302,411 39	124,889 05	177,522 34
1870, . .	1,712	289,806 02	114,339 46	175,466 56
1869, . .	1,719	317,603 26	109,365 53	208,237 73
1868, . .	1,553	294,246 88	69,624 67	224,622 21
1867, . .	1,471	292,700 83	73,427 84	219,273 39
1866, . .	1,410	271,670 30	47,574 06	224,096 24
1865, . .	1,250	228,980 63	34,693 79	194,286 84
1864, . .	1,133	223,393 84	34,352 46	189,041 38

Within the present year the enlargement of the Lawrence prison, for which the county of Essex was authorized by the legislature to borrow \$125,000, has been completed and occu-

SECRETARY'S REPORT.

pied. It contains sixty-two single cells and a large workshop for prisoners. The enlargement of the Dedham jail has also been finished, at a cost of about \$65,000, which is a sum considerably above the original estimate for the work. The extension is 50 by 100 feet in size, and built of granite, with a workshop for prisoners occupying the whole of the second floor, and engines for steam-heat and manufacturing power on the lower floor. The Commonwealth now has 19 jails and 15 houses of correction, but in all there are only 21 different and separate institutions.

The statistics of the county prisons, as tabulated in the Appendix, show a gross expenditure for the year of \$366,-417.96, being an excess of less than \$150 over that of the previous year. The institutions at which the expenditure was materially less than in 1874 are the following: Boston house of correction, about \$8,400; Ipswich house of correction, about \$3,800; Fitchburg jail and house of correction, about \$1,900; and the Boston jail, about \$1,000. The cash receipts of the year from the labor of prisoners were \$94,-373.36, an aggregate less by \$21,193.43 than those of the previous year. The institutions at which there was an increase of labor receipts were as follows: Cambridge, \$5,650; New Bedford, \$2,530; Worcester, \$2,130; Springfield, \$525; and Plymouth, \$400. The total deficit of the year is \$21,338.42 greater than it was last year.

The returns also show that the aggregate number of persons confined in these minor prisons on the first of October, 1874, was 2,305; that on the first of April last the number had fallen to 2,152; and that on the first of October, 1875, it had risen to 2,577. Of the year's increase, 111 was in jails, and 161 in houses of correction. The average number in confinement was 2,264, against 2,122 for 1874, and 1,887 for 1873. One result of our present system is shown by the fact that nine institutions do not return a dollar on account of labor, though in the aggregate they had a weekly average of about 367 in confinement throughout the year.

Before the close of the coming year the new prison for women is expected to begin business. Probably it will not

BOSTON HOUSE OF INDUSTRY.

at first very much affect the county prisons, but its successful operation for two or three years must bring about a change. The Act establishing it provides that all females shall be sentenced thereto who are convicted after it is opened of any of the offences specified in sections 28 and 35 of chapter 165 of the General Statutes. The working of this clause will relieve the county prisons of a considerable class of women whose presence is in no sense an advantage to them. Furthermore, among the powers granted to the commissioners of prisons, is that of removing to the new institution any female convict held in a jail or house of correction. The number of women imprisoned in these institutions has rarely been less than three hundred at any time within the last ten years. That it will be a gain to the Commonwealth, as well as to the women, to get them out of the county prisons and into an establishment by themselves, I do not in the least doubt, provided the new institution is properly furnished and wisely managed.

Municipal Prisons.

The Boston house of industry, on Deer Island, is the only city prison that reports to this office. Its expenditure for the year ending September 30, 1875, was \$101,787.32, an increase of about \$10,000 over that of the previous year. The earnings of prisoners amounted to only \$1,292.17, a trifle more than half of what was earned in 1874, and less than one-tenth of the earnings in 1872. The institution began the year with 815 prisoners, and closed it with 885. The average for the year was about 809, against a corresponding average of 716 for 1874, and of 660 for 1873. About two-fifths of the inmates are females. The establishment is very much crowded in every department, and additional accommodations must soon be provided.

SECRETARY'S REPORT.

PART SIXTH.

STATE INSTITUTIONS.

Population and Finances.

The Commonwealth now owns and manages eight institutions, exclusive of the State Prison; viz., the lunatic hospitals at Worcester, Taunton and Northampton, the Primary School at Monson, the Reform School for Boys at Westborough, the Industrial School for Girls at Lancaster, the Workhouse at Bridgewater, and the Almshouse at Tewksbury. The work of these various institutions during the year is indicated and considered elsewhere,—that of the almshouse on pp. 111–114, in the section treating of Pauperism; that of the lunatic hospitals on pp. 117–126, in the section treating of Insanity; that of the three state schools on pp. 134–142, in the section treating of Institutions for Children; and that of the workhouse on pp. 152–154, in the section treating of Prisons. Certain tabular statements to be found on pp. 61–69 of the Appendix relate to these institutions, and the principal facts shown by these tables * may be summarized briefly as follows:—

Admissions.—The aggregate of reported admissions to all the institutions within the year is 4,226. Reducing the admissions of each establishment by the deduction of duplicates or readmissions, gives a total of 4,099 admitted this year, against a corresponding figure of 4,225 for the previous year. Deducting still further for duplicates or transfers between

* Receipts and expenditures probably amounting to less than \$5,000, on account of certain funds belonging to some of the institutions, are not covered by their financial statements to this office.

STATISTICS OF STATE INSTITUTIONS.

the institutions, shows that 3,540 different persons were admitted to care or support in 1875, against a corresponding number of 3,685 in 1874.

Population.—Adding together the figures of population returned by the several institutions, furnishes a total of 7,766 maintained within the year. Reducing this by the exclusion of duplicates gives an aggregate of 7,541 for the present year, against 7,435 for the previous year. Deducting for transfers between the institutions, shows that 6,880 different persons were supported in 1875, against a corresponding number of 6,796 in 1874. The average population of the institutions was 3,715 in 1875, against 3,608 in 1874. The number remaining October 1, 1874, was 3,540, while the number for October 1, 1875, was 3,739.

Valuation.—The value of the real estate as reported aggregates \$2,642,149.66, which is an increase of \$241,238.27 within the year. More than nine-tenths of this increase is accounted for by the expenditures on the new lunatic hospital at Worcester. The valuation of personal estate, reported at \$605,705.42, is less by \$3,243.65 than in the previous year. The returns show an increase in farm stock and implements, but a decrease in farm produce and general supplies on hand at the close of the official year. The total valuation exceeds that of 1873 by \$237,994.62. This sum is considerably less than the aggregate of expenditures on new buildings at Taunton and Worcester during the year. An examination of the returns from those points shows that the appraisement of buildings is relatively lower than it was last year.

Receipts.—The aggregate of reported gross receipts for the year is about \$12,360 greater than for the previous year. The amount received from the state treasury for current expenses was about \$12,000 larger than in 1874, and the average number supported at the institutions during the year was 96 larger, showing that the average cost of support per person was slightly less than in the previous year. As compared

SECRETARY'S REPORT.

with the returns of 1874, those of 1875 show an increase of \$7,675 from towns for the support of their charges, and a decrease of \$6,032 from individuals for support at the state lunatic hospitals. There is a falling off of about \$1,346 in the receipts from farm produce sold, and of about \$1,458 in the amount received from the labor of inmates.

Expenditures.—The total expenditures of the year are reported at \$902,987.50, an excess of about \$17,340 over those of 1874. Included in this gross aggregate is \$37,714.79 paid over to the state treasury according to law, and \$301,899.26 for buildings, improvements and extraordinary repairs. The real outgo for the ordinary current expenses of the institutions was \$556,066.87, an increase of \$8,103.82 over the corresponding figures for the previous year. Current expenses apparently increased at Taunton, Tewksbury and Lancaster,—rather more than \$8,000 at Tewksbury, though the average number supported during the year was 41 less. As compared with the returns for 1874, those of the present year show an increased expenditure of about \$10,900 for salaries and labor, of about \$3,160 for provisions and supplies, and of about \$8,800 for ordinary repairs; with a decrease of about \$11,100 in the expenditure for fuel and light, and of about \$5,000 in that for clothing, furniture and bedding.

Liabilities and Resources.—The liabilities of the institutions on the 30th of September, 1875, were about \$18,106 less, and their resources about \$10,521 less, than at the end of the previous year, leaving a balance to the credit of the institutions greater by \$7,585 than they held September 30, 1874. The institutions having a larger balance than last year are those at Worcester, Taunton and Bridgewater. The aggregate of unexpended appropriations is about \$8,200 less than at the end of the previous year. The reported resources do not include the Funds at several of the institutions; viz., \$5,219.19 at Worcester, \$11,000 at Taunton, \$31,300 at Westborough, and \$2,300 at Lancaster.

AGENCY FOR DISCHARGED CONVICTS.

PART SEVENTH.

CHARITIES AIDED BY THE STATE.

Certain institutions or charities not directly under state control were aided by the legislature of 1875, in grants as follows :—Massachusetts School for Idiotic and Feeble-Minded Youth, \$20,000; Massachusetts Charitable Eye and Ear Infirmary, \$7,500; Massachusetts Infant Asylum, \$6,000; Agencies for Discharged Prisoners, \$4,500; and Disabled Soldiers' Employment Bureau, \$3,000. Total appropriations, \$41,000. The School for Idiots has been spoken of on pages 142 and 143, and it only remains to speak briefly of the other institutions.

The State Agency for Discharged Convicts.

DANIEL RUSSELL, *Agent.*

This agency was established by chapter 179 of the General Statutes, and the Agent has his head-quarters in Boston. During the year ending September 30, 1875, he dealt with 365 discharged prisoners, of whom 258 had been inmates of the state prison, and 107 of houses of correction within the Commonwealth. These persons received such material aid in board, tools, clothing, lodging, meals and family stores, as seemed best adapted to their immediate wants; and many of them were further assisted in reaching home or friends in other States or distant parts of this State. The cost of the agency for the year, was \$3,053.66, which amount includes the Agent's salary of \$1,000. Concerning the men whom he aided, he reports that 106 were married and 259 single; that 317 were more or less intemperate in their habits; that their average age on discharge was nearly thirty-one years; that 194 claimed Boston as their home; that only 94 were born of

SECRETARY'S REPORT.

American parents, while 177 were of Irish parentage; that 151 were assisted in clothing, 129 in transportation, 78 in board while seeking employment, 37 in tools for work, and 18 in family stores. The Agent again urges that employment is one of the things most needed to assist in the reclamation of discharged prisoners, and forcibly points out the difficulties they encounter in getting a foothold in reputable society when released. "They come out of prison with little money and few real friends; with purposes to be steady and honest, they endeavor to procure employment, but public opinion is against them, because they are or were felons; then they become suspicious and despondent, and are in great danger of going back to prison again." In my opinion the annual appropriation of \$3,000 to this agency might be doubled with advantage to the community as well as to the persons for whose direct benefit it is expended. The fact that there is something of a prejudice against discharged prisoners, makes it the more needful that the State should give them a helping hand. Judicious aid and counsel in the first weeks after their discharge, undoubtedly save many from yielding to the temptation to commit further criminal acts. The work of the Agent, therefore, supplements whatever reformatory work may have been done in the prison. In one sense, the money that he expends is a charity; but in another sense, the maintenance of the agency on a scale commensurate with its opportunity, is a measure of economy; because a single discharged prisoner who returns to a life of crime, may cost the State more than the whole of the present yearly appropriation.

*The Temporary Asylum for Discharged Female Prisoners,
Dedham.*

MRS. HORATIO CHICKERING, *President.*

During the year ending September 30, 1875, this institution cared for 136 women and 41 children, the total being 36 greater than for the previous year. The average number for the year was 39 persons, and the greatest number there at

DEDHAM HOME.—INFANT ASYLUM.

any one time was 51. Of the women who came into the shelter of the asylum during the year, 72 were provided with places, in which most of them did well. The inmates at the close of the year were 18 women and 14 children. A considerable proportion of the persons receiving the benefits of this institution are from the State Workhouse—mostly young women with illegitimate children, who are pardoned out by this Board, on the promise of the managers of the asylum to receive and aid them. The State does not make a direct grant to the institution of late years, but appropriates \$1,500 to be expended by the Governor for the benefit of discharged female prisoners, and he intrusts the disbursement of it to Mrs. Pauline A. Durant and Miss H. B. Chickering, two members of the asylum's board of managers, who report to him from time to time how they are using the money. The current expenses of the institution for the past year were about \$5,715.

The Massachusetts Infant Asylum, West Roxbury.

LEWIS W. TAPPAN, Jr., *Secretary.*

The state grant to this institution was \$6,000; its current expenses for the year were \$10,366.09. The secretary furnishes the following figures: Children present at the beginning of the year, 33; admitted during the year, 37; adopted, 5; discharged, 18; died, 10; remaining on the first of October last, 37. The State pays part of the expense of all but one of these. During the last week in November of the present year, the asylum moved from its old quarters in Brookline to new buildings of its own in West Roxbury, near Boylston Station, on the Providence railway. These buildings are very pleasantly situated, and well adapted to the needs of the asylum. The structure consists of two wings, of two stories each, connected by a corridor or passage-way of one story. Special provision is made of two rooms for the seclusion and treatment of infants having infectious diseases. The new house was built with money contributed for that particular purpose, and the asylum still has its usual resources for ordinary expenses.

SECRETARY'S REPORT.

The Disabled Soldiers' Employment Bureau, Boston.

D. O. BALCOM, *Superintendent.*

The annual report of this bureau shows that the number of applicants registered during the year was 1,037, and that employment was furnished to 676 applicants of this and former years. The expenses of the year were \$3,355.12, of which sum \$847 was spent in transportation and \$479 in charity. The state grant was \$3,000 as heretofore. The superintendent says that in addition to the usual difficulty of obtaining work in hard times, crippled soldiers have now to contend against large numbers of able-bodied men, who struggle for places which in good times they could not be induced to accept. He thinks the need for the continuance of the bureau and its work is more urgent now than ever before.

The Eye and Ear Infirmary, Boston.

J. WILEY EDMANDS, *Treasurer.*

The receipts of this institution for the current year are as follows: From state grant, \$7,500; from interest and dividends, \$7,143.37; from board of patients, \$1,560; and from bequests and gifts, \$1,003. Total receipts, \$17,206.37; total expenses, \$15,595.31. The receipts were \$1,513.58 less, and the expenses were \$709.77 greater, than in the previous year. The number of patients treated was 8,122, an increase of 1,057 over the number treated in 1874; viz., 243 for diseases of the eye, and 814 for diseases of the ear. The bequest of the year was one of \$1,000 from the estate of Miss Rebecca Lee, of Boston.

TRAMPS AND TRAMP LAWS.

PART EIGHTH.

TRAMPS AND LAW FOR TRAMPS.

LAWS PRIOR TO 1875.

Chapter seventy of the General Statutes contains a provision requiring overseers of the poor to aid all persons found in their respective towns who fall into distress and need immediate relief. Taken in connection with other portions of the same chapter, the obvious meaning of this provision is, that overseers shall provide for the necessities of strangers, to the end that none need suffer from exposure or hunger. That the public should thus succor well-disposed persons of this class, when they fall into temporary distress, is readily enough conceded by everybody who rightly apprehends the ties by which the human family is bound together. That the charitable purpose of the Commonwealth is grossly abused does not prove the law either unwise or unsound in principle. And it is abused in the most flagrant manner every day in nearly every town of the State. Under the provision to which reference is made, the Tramp subjects the public to a very considerable yearly expense, and imposes upon town and city authorities a duty that is both disagreeable and grievous to be borne.

What to do with tramps, is a question hard to answer, though of vital consequence. The law of the Commonwealth has numerous declarations pertinent to the issue. Thus it is provided in chapter 22 of the General Statutes that towns and cities may establish workhouses, and confine therein all persons who live a dissolute, vagrant life, and exercise no ordinary calling or lawful business; and every person thus committed may be required to perform such work as he is able to do, under penalty of further punishment if he is dis-

SECRETARY'S REPORT.

orderly or refuses to perform any reasonable task to which he is assigned. Furthermore, it is provided by chapter 165 of the General Statutes that vagabonds and dissolute persons who go about begging may be arrested and committed to the house of correction for terms not exceeding six months. This provision is enlarged by chapter 235, Acts of 1866, which defines vagrants as idle persons who have no visible means of support, live without lawful employment, wander abroad and beg, are not able to give a good account of themselves, lodge in outhouses, barns, sheds, or the open air, and go about from door to door to receive alms; and this chapter makes it the duty of sheriffs, constables, and police officers, acting on the request of any person, or upon their own information or belief, to arrest vagrants, without a warrant, and prefer complaints against them before police courts and trial justices, who may commit them to local workhouses or houses of correction for terms of six months. Moreover, chapter 258, Acts of 1869, authorizes these magistrates, on complaint of an overseer of the poor, to commit vagrants to the State Workhouse at Bridgewater, for terms of from three months to two years.

Here would seem to be law enough for effectually dealing with tramping vagrants. Overseers of the poor may have them sent to the State Workhouse for two years. Police officers and constables may arrest them without a warrant and have them sent to local workhouses and houses of correction for six months. And any citizen may demand a vagrant's arrest, still without a warrant, at the hands of the first constable or police officer to be found, and thus secure his commitment to some one of our minor prisons. To show what has been and can be done under these statutes to protect communities from the expense and annoyance of tramps or traveling vagrants, a paragraph is submitted which covers information from several towns that have recently made official reports to this office:—

Town in Norfolk County:—“We gave public notice that the constables and the keeper of the lock-up were required to arrest

TRAMP LAWS PRIOR TO 1875.

those tramping about for a living, and cause them to be sent to the house of correction, and this largely lessened the number of the class." *Middlesex*:—"In July last our district-attorney issued a circular advising selectmen to authorize constables and town police to arrest all tramps as vagrants under the Act of 1866, and since we made that order we have been troubled but little with tramps, and I believe a rigid enforcement of that law would pretty much break up the business." *Essex*:—"We have not been troubled greatly of late with tramps; we have enforced the law of 1869 ever since it became a law; worthy travellers we pity and assist as well as we can; professionals we frequently get sent to the house of correction for three months; this has caused our list to decrease in numbers." *Worcester*:—"More than a year ago we had the vagrant law printed on a sheet, and gave each vagrant who came here a copy; we also posted many copies about town, with the vote of the town instructing constables to enforce the law, by arresting all vagrants, and taking them before the district court; this has tended to keep them away from our place, and for the past six months we have not had half as many as in the corresponding six months of last year." *Middlesex*:—"The mayor has lately issued a proclamation, reciting the law of 1866, and calling upon citizens to give the police information of all cases to which it is applicable; already this action has materially diminished the annoyances to which our people were subject, tramps having taken the warning and for the most part now going around the city."

THE STATUTE OF 1875.

That the vigorous enforcement of the laws already cited would greatly decrease the number of tramps in any given town or city, is a proposition that no one will deny who has seen the experiment tried, or who fully comprehends their drift and scope. But the last legislature thought another step might properly be taken, and accordingly it enacted chapter 70 of the laws of the present year. This provides that overseers of the poor of any city or town, or keepers of almshouses acting under their directions, may require any person not a resident of said town or city, applying to them for and receiving from them food and lodging, or either, in an almshouse or other place, to perform a reasonable amount of

SECRETARY'S REPORT.

labor in return for such food and lodging, and may detain such person until the same is performed, but not beyond the hour of eleven in the forenoon of the day succeeding his application; and if any such person shall refuse or neglect, when so required, to perform such labor suited to his age, strength and capacity, or wilfully damages any of the property of such town or city in the charge of such overseers or other officers, he shall be deemed a vagrant within the meaning of the statutes relating to vagrants and vagabonds, and may be prosecuted and punished in the manner provided by law.

For the purpose of being able to show how this new law works, I addressed a circular letter on the 15th of October last to overseers of the poor throughout the State, covering a copy of the statute, and asking these four questions: "Has your town put this law into operation? What work have you been able to provide for the tramps? To what extent has the enforcement of the Act reduced the number of tramps applying to the authorities for lodgings or meals? Has the effect of enforcement been to keep them away from your town, or only to increase the number applying for aid at private houses?" It was added that I would be glad of information on any other points as to the working of the statute, that I particularly wished responses from towns and cities in which an attempt at enforcement had been made, and that I desired suggestions from overseers generally as to the amendment of this or any other law relating to vagrants or tramps.

Answers were received in the course of a month from 150 towns and cities, classified by counties as follows: Barnstable, 7; Berkshire, 12; Bristol, 7; Dukes, 2; Essex, 18; Franklin, 6; Hampden, 9; Hampshire, 12; Middlesex, 21; Nantucket, 1; Norfolk, 8; Plymouth, 13; Suffolk, 2; and Worcester, 32. Besides a response from Boston, replies came from Worcester, Cambridge, Fall River and Lawrence, in the second class of cities as to population; from Salem, New Bedford, Chelsea, Gloucester and Newton; from Newburyport, Pittsfield, Northampton, Brockton and Malden; from Milford, Attleborough, Westfield, Marblehead, Medford, Plymouth and Danvers; from scores of towns having between two thousand

THE TRAMP LAW OF 1875.

and five thousand inhabitants; and from many of the small towns that provide for less than fifty tramps yearly. Hence, though 190 towns did not reply to my circular, the answers received fairly represent the whole State.

Of the towns and cities responding, fifty-five had made some use of the new law, though many of them did so but occasionally, or for brief periods, and less than a score did so persistently through the summer and fall. Three or four towns report that they practically had it in operation long before it was enacted, while half a dozen intend to see what can be done under it this winter. Among the cities that have tried it more or less thoroughly, are Lawrence, Springfield, Salem, Gloucester, Newton and Holyoke; among the larger towns are Pittsfield, Malden, Attleborough, Westfield, Marblehead, Plymouth, Amesbury, Wakefield, Framingham and Andover; and among the towns having less than two thousand inhabitants, are Hinsdale, Richmond, Acushnet, Norton, Newbury, Topsfield, Huntington, Billerica, Littleton, Sherborn, Marshfield, Pembroke, Bolton, Dana and Lancaster. Here again, excluding Boston, there appears to be a tolerably fair representation of the towns and cities of the State. Reports are subjoined from a number of places, ranging in population up to thirty-five thousand:—

“The superintendent of our almshouse and the city marshal have taken advantage of its provisions, and have given it a pretty fair trial. The former has worked the tramps on the farm, and the latter has placed those lodged at the police station under the charge of a police officer, and worked them on the streets. I believe the effect has been, not only to reduce very materially the number who apply to the authorities for lodging and meals, but also to drive them from the city in like proportion. We believe the more strictly the law is enforced, the better will be the result.”—*Lawrence: population, 35,000.*

“We lodge our tramps, not at the almshouse, but at the police station. Since the law of 1875 was passed, all have been compelled to work on the streets till 11 o'clock the next day. When there is nothing of this kind to do, they are kept in the station house till 11 o'clock. The result is that they have been reduced down to less

SECRETARY'S REPORT.

than half the usual number heretofore. We think the law works well. Again, they are sure to go where they can get fed best, and as a general thing they do not like our boarding-house as well as they do those in some of the neighboring towns. Of course, there are some lodgers who are not habitual tramps, and these are better treated by the officers in charge. We consider the law a good one, and believe, if carried out thoroughly, it will reduce tramps to a very small minimum."—*Salem: population, 26,000.*

"The law of 1875, cited in your circular, has been only partially enforced here. In most cases, however, tramps applying for lodgings and meals have been required to render some service in return, chiefly in connection with highway improvements, or upon the almshouse farm. In addition to this, hand-bills have been freely posted through the city, giving notice to all persons that the city authorities would enforce the law, and calling upon citizens and families to aid them by giving immediate information of the presence of tramps, or of their application for aid at private houses. The effect of this procedure has been a very manifest decrease in the number of tramps coming into or stopping within the city limits, and also in the number of those applying for aid at private houses. The experience of Newton, even under a partial enforcement of the present law, would seem to indicate that still better results may be secured by a more rigid application."—*Newton: population, 16,000.*

"We have caused them to work at digging stumps, piling stones, raking yards, etc., but as yet have been unable to find any work for them that will pay for the care, time and perplexity. As long as we worked them, the number diminished in the village, and increased in the outskirts. We consider it for the good of the town to gather as many as we can into the station-house at night, rather than have them in barns and sheds, with their pipes and burglar tools."—*Pittsfield: population, 12,000.*

"We employ our tramps mainly in manufacturing wood from dead trees hauled to the lock-up yard from various streets of the town. The number of able-bodied ones decreased at once as soon as we began to put the law into effect. But through the warm weather barns and sheds, corners of fences and other out-places, were occupied by them at night, and in the morning private houses were invaded for food, and our citizens have been very greatly annoyed. The number of travellers has not decreased, though fewer have applied at the station-house."—*Westfield: population, 8,400.*

"An effort to put the law in force was made in this town early in the season, when tramps were most numerous. It was, however,

THE TRAMP LAW OF 1875.

quite difficult to find suitable work for them. But one morning a favorable opportunity seemed to present itself: the surveyor of highways was repairing the road in the vicinity of the station-house where the police had lodged four the preceding night, and it was thought best to set these men at work breaking stone on the road. Well, one of them ran away before he could be got to work, and we were obliged to detail three men to keep the others at it. Even then two of them managed to slip off after about half an hour's pretended labor. The officers followed in pursuit, caught them after a chase of about half a mile, brought them back to their work, and kept them there till they were allowed to leave on promising to try and get a living like honest citizens. And that is about the end of our attempts at enforcing the law. It was thought at the time that the determination to enforce it had a good effect. Certainly we have not had as many lodgers since. We think the law would work well if towns had facilities for employing this class of people."—*Amesbury: population, 6,000.*

"On the day the vagrant Act went into effect, we determined to make an effort to enforce it. The first day thereafter we sent the police to the almshouse and marched out fourteen men and placed them under the street commissioner, who was then at work in the gravel bank. The men were dogged and sullen, and, with few exceptions, worked because they had to, but they were kept at it till 11 o'clock. The next day the number was ten, and these were put through the same course. They behaved better, but needed watching, and complained that they ought to have better food, if they were to work in that way. The third day, word having got about that tramps coming here would be set at work, only three put in an appearance, and these were made to work at the almshouse till 11 o'clock. From that time forward the superintendent worked such as came, on the farm, either watching them himself or placing some one over them. Several during the season have refused to work, and been at once prosecuted and sentenced under the Act, and some have run away right after breakfast. With no regular work through the year, it is impossible to utilize tramp labor to make it of much profit, and we presume the labor we have extracted from them cost all it came to. One thing, however, is certain: the number has been greatly reduced in our town ever since, unless we except Saturday nights, when it would seem that there was a general understanding that they could not be worked on Sunday. We think the experiment on the whole a decided success."—*Andover: population, 5,000.*

SECRETARY'S REPORT.

"Last year we kept most of our tramps at the almshouse ; since early spring they have mainly been lodged at the lock-up. For the past six months the number assisted is one hundred, and in the same time last year we had one hundred and ninety-seven. We made an arrangement with a firm of coal and wood dealers, and they have provided wood for our tramps to saw and split. The law has worked favorably for us."—*Stoneham : population, 5,000.*

"We instructed the warden at the almshouse to furnish work for the tramps ; sawing wood at the door was what we provided for them. Formerly some were lodged at boarding-houses, but since last spring all are sent to the almshouse. This course, and the enforcement of the work-law, have reduced the number somewhat. Soon after the law went into effect, I had occasion to give a couple of tramps a permit to the almshouse. They were informed what would be required, and said they wanted a job. In the morning, after they had been given breakfast, they were put at wood-sawing ; when the warden came out from his breakfast, he saw them on a hill some distance away, making off as fast as they could. Subsequently we had him appointed a special police, with the power of constable in criminal cases, and since then tramps have not given him much trouble. I do not learn that there has been any more calls upon private citizens than before we enforced the law."—*Sutton : population, 3,000.*

"We commenced to put the new law in force on the 18th of April, and have required most lodgers to labor since that time. If they are really travelling to reach friends or work, it is best to let them go on without detention ; but if they are regular tramps, they should be set to work at something, even if it doesn't pay. Sawing wood or picking stones out of the highways is what we have found most available. The law has worked well with us ; should not like to see it repealed ; would rather have it made more stringent ; enforcement has diminished the number of applicants greatly."—*Barre : population, 2,400.*

"Our tramps have performed some labor on the highways, but mostly they have been set at farm work, under the charge of the superintendent of the almshouse. The number of applicants for the last six months was less than half in the same time last year ; and we do not learn that the number calling at private houses has been any greater than in former years. We think the enforcement of the law by all towns and cities, would, to a great extent, drive tramps from the State, or compel them to engage in some honest calling."—*Groton : population, 1,900.*

THE TRAMP LAW OF 1875.

"We have put the law in force to a limited extent, by requiring persons lodged to work in the morning a while before receiving breakfast, and then afterwards till they have performed a reasonable amount of labor, but not longer than eleven in the forenoon. The work we have been able to provide for them was mostly sawing and splitting wood, which we sell at an advance of nearly \$2 per cord because it is sawed and split. During the spring and summer months, we employed them at general farm work. The number of applicants, we should think, is one-fourth less than last year."—*Norton: population, 1,600.*

"We gave orders to the warden of our almshouse to enforce its provisions fully, and he has faithfully carried out our instructions. With men honestly seeking employment, he is lenient; but with professional tramps, it is 'go to work, or go to the house of correction.' If they are cross and ugly, they have to work the longer, even to the extent of the law, no matter if it costs more to look after them than their work is worth. The result has been very satisfactory, and the number of these pests of the community has considerably decreased."—*Sherborn: population, 1,000.*

Many overseers state in substance that the willingness of private citizens to feed tramps who beg at their houses, very materially promotes vagrancy, and increases the difficulties that officials labor under in dealing with the tramp question. From one board in Worcester County comes this:—"We are of the opinion that if the public would feed them less at their private houses, it would diminish vagabondage, while the wants of the honest travelling poor would be supplied by the authorities." A chairman in Middlesex writes:—"The people of the State are too generous in feeding this class; so long as they can get good victuals by asking, they will not work, and are encouraged to tramp; if they were not fed on the road, and could get nothing but plain food at the almshouse, they would be more likely to take to work." The following is from an Essex town:—"If any way could be devised to prevent them from getting food at private houses, the general result would be good; but it is a fact that most people give food to every one asking for it; and tramps will continue to be a burden on the public so long as they find food and places to eat as easily as they can now." These

SECRETARY'S REPORT.

remarks do not essentially differ from what is put more briefly in a score of the reports.

Undoubtedly many persons are on the road this year who deserve the charities of others. Times are hard, business is depressed, work is scarce. Savings have been exhausted, the distress of want is near at hand, and the man starts out to seek labor that will keep soul and body together, believing that there must be a chance somewhere, hoping he may find it. For persons thus sadly circumstanced, who are really seeking a place in which they may do honest work, hands and hearts ought to be open. But, as an overseer writes, "There is a great difference between travellers who are looking for work and those who are afraid they will find work." This Report treats of the latter class, — the genuine tramp, "who is resolved to get his living out of the community without returning an equivalent."

One of the principal reasons why more towns and cities have not enforced the new law is hinted in some of the quotations already made from the letters sent me. There is nothing that the real tramp so heartily hates as work. He will loaf and beg from door to door week in and week out, but labor he avoids with ingenuity almost notable, and when forced into work he is no less a nuisance than before. On this point I present brief extracts from a number of letters : —

Worcester : — " We have tried the law with the few lodged at our almshouse, but with indifferent success, as they invariably perform bad work or break the tools, so that it costs more trouble than the labor obtained is worth." *Milford* : — " We do not wish to punish the town in order to work the tramps ; we should have to pay some one to keep them at work ; it would cost us a dollar at least to get twenty-five cents' worth of work out of them." *Rockland* : — " We have not worked our tramps, because we had no work available that would not require the time of a man worth as much again to see that they did it." *Bridgewater* : — " We tried the law at different times, but owing to the difficulty of finding suitable employment for them, and the time spent in showing them how to do the work, and in looking after them to see that it was done, the investment proved a poor one." *Wal-*

THE TRAMP LAW OF 1875.

pole:—"We tried working them years ago, but found that it cost more than the labor came to." . . . *Sharon*:—"Our superintendent was obliged to watch them while they worked, and they were so disinclined to labor, and damaged his tools so much, he came to the conclusion he would rather do the work himself." . . . *Gardner*:—"We offered their services free to people living near where we lodge our tramps, but they preferred to hire their work done or do it themselves." . . . *Northboro'*:—"Our opinion is that labor performed by tramps will not be profitable, for they will not work unless they are under the eye of an overseer, and it costs as much to get the work done as it is worth." . . . *Hadley*:—"We have no general work to set them at, and to look up a job and boss them would cost a good deal more than it would come to." . . . *Ludlow*:—"We have not tried to get any work out of them, because it would cost more than it is worth." . . . *Charlemont*:—"We have no suitable employment for them, and if we had it would cost all the work was worth to get it out of them." . . . *Becket* concludes with:—"It would cost as much for a man to watch them as the work they did would be worth."

A considerable number of towns report that they have not tried the law, because it was impracticable to furnish work of any kind, this response coming more especially from such places as do not maintain almshouses, but lodge their travellers at hotels or boarding-houses. One officer writes, that many overseers are timid, and do not like to compel tramps to work, for fear that they will burn buildings; while another observes that they undoubtedly set fire to a large number of barns and sheds in country towns. The different kinds of work at which they have been put are sufficiently indicated in the letters already quoted. While it must be true that there is much difficulty in organizing tramp labor, the conclusion is not to be resisted that a good deal depends on the town officers. Those who are determined that tramps shall work, appear to find something that they can do, even if the labor is not remunerative. The chairman of one board of overseers, in a town where there has been a practical enforcement of the law for more than two years, says, "All who were able we have made work, if it took two men and a dog to do it"; and

SECRETARY'S REPORT.

before closing his report he remarks, "Out of some 700 whom we have had, not a dozen have applied the second time."

The officials of a few towns are apparently somewhat of Dogberry's mind respecting tramps or vagrom men. One says, "Our plan is to see that they go away by the first chance presenting itself." Another remarks, "We are glad to let them off in the morning as soon as we can." Another, "We think it important that they should be kept moving, and not suffered to remain about town." Another, "We prefer to let them leave town at their earliest convenience in the morning." Another, "We think it advisable to get them out of the way as soon as possible." Another, "We deem it best to let them go on their way as soon as they will." And still another, "As soon as they have had breakfast we find it well to get rid of them." Knaves many of them doubtless are, ready to play the part of thieves if they have a good chance; and for officials who think it best not to meddle or make with them, something might be said, though whether this is the better way of doing is another thing.

Within the past year or two, not a few towns that formerly sent their tramps to almshouses, have built lock-ups or tramp-houses, in which they are now provided for over night. This change of policy does not seem to meet the approval of tramps, for at almshouses they generally get warm meals, while the staple article of a lock-up diet appears to be crackers, with cheese or salt fish occasionally added for a relish, and nothing but water by way of drink.

Whether the enforcement of the new law has increased or decreased, the number of applicants at private houses for food and lodging seems to me a consideration of the first importance. The report from Pittsfield, already quoted, says: "We consider it for the good of the town to gather as many as we can into the station-house at night." And the overseers of a town in Worcester County observe: "We are of the opinion that the effect of the work system has been to cause them to avoid overseers of the poor and beg at private houses, and lodge in barns or sheds. This result we deprecate, for we think it better for them and safer for the com-

THE TRAMP LAW IN BOSTON.

munity to have the proper authorities provide for them and know where they are." This view commends itself to my mind. That the effect of enforcing the law is to diminish the number applying to overseers for aid, is conceded by nearly all my correspondents who are in a position to speak understandingly on the point. That begging at private houses is increased by enforcement, as well as by an unsatisfactory reception at lock-ups, is not so universally conceded, though the weight of testimony is to this effect. And, in my judgment, it is much better that town officials should provide for the whole body of tramps, than that a part of them should live by begging and bullying from door to door.

The situation of Boston with respect to the tramp or vagrant question is somewhat peculiar. The annual pauper return shows that 201,988 vagrants or travellers were provided for in the State during the year ending with the 31st of March, 1875. Of this aggregate number, 66,374, or nearly one-third, were relieved in Boston, all but 1,694 at the police stations. The letter from the chairman of the Boston overseers is as follows :—

"The subject of enforcing the law has been considered, but the powers of our Board are so limited, that as yet no satisfactory arrangements have been made. You are aware that in the city of Boston, the usual functions of the overseers of the poor are divided : while we have the distribution of the out-door relief, aiding those who require it in their own homes, another body, the Board of Directors of Public Institutions, have the oversight and control of the almshouse, the House of Industry, and similar affiliated institutions located at Deer Island. There is no almshouse or workhouse in the city proper. The Temporary Home in Chardon Street, under our control, furnishes food, but not lodgings for males. No doubt a large number of those to whom these meals are given are of the class usually denominated tramps. They are generally uncleanly in their appearance and habits, spending the night in the station-houses, and coming more particularly under the surveillance of the police. We have no means to set so large a number at work, and cannot see our way clear at present to introduce any system of profitable employment. Occasionally in connection with the police, a complaint is made in the name of some member of the Board against

SECRETARY'S REPORT.

some notorious individual as a vagrant. These cases have generally been sentenced to the State Workhouse at Bridgewater. We have felt, as stated in our last annual report, that the new law compelling labor as a return for food and lodging, right in itself, would have an influence to lessen the number of tramps in the rural districts, and increase them in our own city. The time has not arrived to verify this opinion. We can only testify that from some cause, the number coming to our doors for meals seems to be considerably augmented. You ask for some suggestions: the only recommendation we can offer on the general subject, is for a more rigid enforcement of the vagrant Acts, by the police, municipal magistrates, and others in authority. Our judges, we fear, acting under a tender regard for the personal liberty of those brought before them, hesitate to sentence to the workhouse worthless persons, who for the good of the community, as well as their own well-being, should be its inmates. An active revival of the letter and spirit of the statutes of the Commonwealth respecting vagrants and vagabonds, would relieve us of much of the evil under which the country as well as the city is suffering."

The assertion in the closing sentence of the foregoing letter is undoubtedly true. In towns where the Act of the present year has been vigorously and persistently enforced, and particularly where citizens have coöperated by declining to aid tramps calling at their houses, there has been a marked abatement of the intolerable tramp nuisance. But, as has already been remarked, it cannot be otherwise than difficult for many towns to find or make work for these vagrants, and in any event the optional enforcement of the law does but little to break up the great evil of tramping. Prosecution and confinement in the State Workhouse, or in houses of correction, aids to that end quite materially.

PROPOSED LEGISLATION.

Whether any additional legislation is required, or is advisable, remains now to be considered. On this point many overseers make suggestions. One of them, who was a member of the last legislature, and voted for the new law, says the tramp question is like the rum question—hard to manage; his suggestion is that it might be advisable to make the time

PROPOSED LEGISLATION.

for labor longer than it now is. Another overseer suggests a state police whose primary duty it should be to enforce the laws of 1866 and 1869. Another would have it made obligatory upon every overseer of every town in the State, to arrest and prosecute as a vagrant every person travelling and subsisting on public charity. Another says it takes a good deal of time to prosecute before trial justices or police courts in the country, and he would have complaints against vagrants triable by ordinary justices of the peace. Another would require every town to provide a place where tramps can get all the crackers they wish to eat, and all the water they choose to drink, at any hour of the day, and then make it an offence punishable by not less than a month's imprisonment in the workhouse or county jail, for any person to beg food at a private house. These are the suggestions of single individuals or single boards of overseers.

The officials of two of our smaller cities are decidedly of the opinion that tramps should come under police charge as soon as they apply for aid, and be put at stone-breaking, road-making, or some other equally laborious occupation, for such time as the law allows their detention. From three or four towns it is suggested that the right to search tramps applying for lodgings, be given to the overseers of the poor and keepers of almshouses, with the provision, that if money be found on them, enough may be taken to pay for their keeping, or they may be arrested and at once prosecuted as vagrants and impostors. Half a dozen towns remote from Bridgewater suggest something in the nature of county workhouses—one or more places in each county, to which they may be sentenced for thirty days or more, where they shall be kept on as short rations as humanity will sanction, and be required to work daily and all day at something of public advantage, like the breaking of stone for highways.

And from several towns it is suggested that the legislature be asked to consider the expediency of providing that no person shall be allowed to travel about and solicit public or private aid, unless he has a pass or permit from the overseers of the poor or other designated authority of some city or town in

SECRETARY'S REPORT.

the State, setting forth, under seal, why he appears on the road, and giving such a description of him that he may be identified without trouble,—this permit to entitle the holder to the charities of overseers of the poor throughout the State, and all persons travelling and begging their living without such certificates to be deemed vagrants, and punished accordingly.

The remark is rightly made by many overseers that the enforcement of the new law by any single town or city does very little to break up the business of tramping. So long as it is merely permissive in terms, it simply serves to deflect the line of the tramp's march. He avoids or turns aside from the town in which he will be required to work for his lodging and meals, and gives his presence and attention to the adjoining town that puts no bar in the way of his liberty and laziness. Therefore, say these overseers, the law should be obligatory. In this view numbers of them concur who have not tried to enforce it, and the almost universal testimony is that if every town and city in the State were required to enforce it faithfully and continuously, tramps would speedily leave the State or turn to reputable modes of living.

Sometimes it is said of a man in commendation, that he never turned a person away from his door hungry. This indiscriminate benevolence is thought by many to be a virtue; we shall not successfully deal with the tramp question till we see it as a vice. It promotes vagabondage, and increases the number of tramps. Always a nuisance and an affliction, the tramp has lately become a danger and a menace. Hard times are an advantage if not a delight to him. They enable him to get into the respectable company of the worthy poor whom business stagnation throws upon the charity of the community, and from this vantage-ground he persuades many of the tender-hearted that he himself is entitled to commiseration and sympathy. This makes it so much the more difficult to deal with him as he deserves, and renders it so much the easier for him to commit the crimes to which he is not averse. But two courses seem open with respect to him. If he will not accept work and the opportunity to

CONCLUSION.

gain an honest livelihood, he must be driven from the Commonwealth, or shut up somewhere and compelled to labor for the public good.

Possibly some further legislation may be advisable. But it should be clearly seen that law will not enforce itself. A hundred new laws of the most stringent character will avail us nothing unless somebody invokes their power and gives vitality to their protective intent. Town and city officials who have clearly proved the inadequacy of existing statutes to extirpate or cope with the tramp evil, are entitled to a cordial hearing when they ask for an amendment or an enlargement of these statutes. And with the best of laws and the most vigilant of officials, it will still remain the duty of every good citizen to be a law in himself. It is neither wise nor safe to give ready credence to every tale of distress and poverty. There are organized charities enough for the relief of all who merit relief, and to them a'l applicants for aid may be sent, if citizens themselves are unable or unwilling to properly investigate the cases coming to their doors. Thorough investigation antecedent to the bestowal of charity is of itself a most efficient law against tramps. And till those who have so much of this world's goods that they can spare something, are ready to make this investigation, or put some one in the way of making it for them, it will be idle to dream of exterminating tramps by a *Be it enacted* of the legislature.

SIDNEY ANDREWS.

DECEMBER 30, 1875.





APPENDIX

TO THE

SECRETARY'S REPORT.

APPENDIX TO SECRETARY'S REPORT.

PAUPER ABSTRACT.

SECRETARY'S REPORT, PART SECOND—"PAUPERISM IN MASSACHUSETTS."

TABLE I.—*Showing the Number and Expense of the Poor in the Cities and Towns of the Commonwealth, for the Year ending March 31, 1875.*

PART I.—COST OF SUPPORT AND RELIEF.

TOWNS.	Population, 1875.	COST OF FULL SUPPORT.			Cost of Partial Support.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Relieved.	Net Cost of Pauper Support.
		At the Almshouses.	Out of the Almshouses.	Total.					
BARNSTABLE COUNTY.									
Barnstable,	4,302	\$2,653 74	\$270 45	\$2,924 19	\$2,034 00	\$85 00	\$5,043 19	-	\$5,043 19
Brewster,	1,219	768 88	-	768 88	628 45	147 35	1,542 68	\$158 15	1,384 53
Chatham,	2,274	829 00	400 00	1,229 00	973 41	65 00	2,267 41	-	2,267 41
Dennis,	3,369	968 00	-	968 00	2,416 54	15 00	3,399 54	-	3,399 54
Eastham,	639	-	618 76	618 76	315 00	180 00	1,113 76	-	1,113 76
Falmouth,	2,211	1,032 70	229 48	1,262 18	689 29	152 67	2,104 14	62 38	2,041 76
Harwich,	3,355	1,165 00	422 14	1,587 14	2,865 35	100 00	4,552 49	68 29	4,484 20
Massapee,	278	-	166 00	166 00	100 00	15 00	280 00	-	280 00
Orleans,	1,373	700 00	-	700 00	560 00	208 00	1,468 00	82 64	1,385 46
Provincetown,	4,357	1,557 46	375 96	1,933 42	1,001 05	375 00	3,309 47	153 24	3,156 23
Sandwich,	3,417	2,827 21	604 40	3,431 61	2,558 63	250 00	6,240 24	211 19	6,029 05
Truro,	1,098	-	286 00	286 00	828 73	75 00	1,189 73	-	1,189 73
Wellfleet,	1,988	923 00	99 65	1,022 65	646 00	75 00	1,743 65	103 60	1,640 15
Yarmouth,	2,264	1,842 63	331 85	2,174 48	1,470 32	143 78	3,788 68	171 00	3,617 68
Total,	32,144	\$15,265 62	\$3,803 60	\$19,069 31	\$17,080 77	\$1,876 80	\$38,032 88	\$1,010 20	\$37,022 59

PAUPER ABSTRACT.

BRACKENRIDGE COUNTY.									
Adams,	15,760	\$2,900 61	\$1,035 89	\$3,906 50	\$854 85	\$436 32	\$5,287 67	\$335 62	\$4,952 05
Alford,	389	-	352 02	352 02	159 17	83 75	564 94	107 68	457 26
Becket,	1,329	-	739 87	739 87	272 67	10 00	1,022 54	-	1,022 54
Cheshire,	1,933	-	582 90	582 90	474 85	-	1,057 85	24 00	1,033 85
Clarksburg,	670	-	732 61	732 61	763 38	32 47	1,028 46	-	1,028 46
Dutton,	1,759	-	228 00	228 00	765 39	-	983 89	-	983 89
Egremont,	890	-	213 02	213 02	93 60	56 50	363 02	37 51	326 51
Florida,	572	-	31 00	31 00	10 00	34 70	75 00	12 00	63 70
Great Barrington,	4,385	-	956 00	956 00	259 14	69 00	1,284 14	14 40	1,269 74
Hancock,	730	-	208 00	208 00	105 70	35 00	348 70	20 74	327 96
Hinsdale,	1,571	-	107 80	107 80	417 67	-	525 47	-	625 47
Laurensborough,	1,357	-	387 25	387 25	78 03	-	465 28	-	465 28
Lee,	3,900	1,905 59	590 01	2,486 60	1,131 73	207 00	3,824 33	-	3,824 33
Lenox,	1,845	-	1,210 68	1,210 68	623 48	100 00	1,834 16	71 65	1,762 51
Monterey,	703	-	343 00	343 00	83 91	18 00	444 91	-	444 91
Mount Washington,	182	-	11 00	11 00	12 00	-	23 00	-	23 00
New Ashford,	160	-	120 00	120 00	2 00	-	122 00	-	122 00
New Marlborough,	2,037	-	788 88	788 88	490 59	100 00	1,339 47	80 00	1,259 47
Otis,	855	-	714 60	714 60	105 76	-	820 36	135 56	694 80
Peru,	443	-	102 39	102 39	7 50	29 00	138 89	-	138 89
Pittsfield,	12,267	1,316 11	707 30	2,023 41	3,050 96	-	5,074 37	140 36	4,934 01
Richmond,	1,141	-	90 00	90 00	361 00	-	451 00	-	451 00
Sandusfield,	1,172	-	683 72	683 72	236 90	25 00	1,065 62	108 24	897 38
Savoy,	730	-	1,083 16	1,083 16	14 00	6 00	1,103 16	-	1,103 16
Sheffield,	2,233	-	1,180 21	1,180 21	266 70	25 00	1,471 91	59 75	1,412 16
Stockbridge,	2,089	-	605 65	605 65	986 44	-	1,592 09	-	1,592 09
Tyringham,	517	-	350 00	350 00	886 44	-	350 00	-	350 00
Washington,	603	-	100 00	100 00	138 00	40 00	278 00	33 00	245 00
West Stockbridge,	1,981	-	617 26	617 26	233 96	25 00	936 22	214 41	721 81
Williamstown,	3,683	-	740 00	740 00	400 00	175 00	1,315 00	4 80	1,310 20
Windoor,	624	-	767 32	767 32	109 28	23 50	900 10	-	900 10
Total,	68,270	\$6,182 31	\$16,369 54	\$22,551 85	\$11,988 66	\$1,501 24	\$36,041 75	\$1,399 72	\$34,642 03
BRISTOL COUNTY.									
Acushnet,	1,059	\$569 36	\$209 70	\$779 06	\$544 01	\$70 00	\$1,393 07	\$86 50	\$1,326 57
Attleborough,	9,224	1,353 87	414 48	1,768 35	1,589 12	300 00	3,657 47	212 90	3,444 57
Berkley,	781	-	-	9 76	205 53	75 00	290 29	122 71	167 58

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Cost of Support and Relief—Continued.

TOWNS.	Population, 1875.	COST OF FULL SUPPORT.			Cost of Partial Sup- port.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Refund- ed.	Net Cost of Pauper Support.
		COST OF FULL SUPPORT.							
		At the Alms- houses.	Out of the Almshouses.	Total.					
BRISTOL COUNTY.—Con.									
Dartmouth,	3,434	\$1,341 52	\$1,033 73	\$2,375 25	\$1,884 21	\$50 00	\$4,309 46	\$68 45	\$4,241 01
Dighton,	1,755	748 44	392 52	1,140 96	171 19	40 15	1,352 30	50 34	1,301 96
Easton,	3,898	870 25	944 40	1,814 65	1,118 02	140 00	3,072 67	105 91	2,966 76
Fairhaven,*	2,768	1,774 97	395 00	2,169 97	1,435 69	90 00	3,695 66	533 74	3,161 92
Fall River,	45,340	10,257 91	2,583 26	12,841 17	27,938 92	1,015 50	41,795 59	4,654 40	37,141 19
Freetown,	1,396	555 25	—	555 25	438 27	200 00	1,193 52	67 50	1,126 02
Mansfield,	2,656	1,032 32	282 30	1,314 62	1,087 74	50 00	2,452 36	69 65	2,382 71
New Bedford,	25,895	7,073 42	2,071 00	9,144 42	22,091 10	1,000 00	32,235 52	5,974 46	26,261 06
Norton,	1,595	924 00	191 25	1,115 25	817 53	125 00	2,067 78	747 27	1,310 51
Raynham,	1,687	—	322 29	322 29	2,053 77	145 00	2,621 06	516 86	2,004 21
Rehoboth,	1,827	1,339 61	141 90	1,481 51	306 31	60 00	1,847 82	—	1,847 82
Seekonk,	1,167	—	385 52	385 52	44 00	30 00	459 52	15 43	444 09
Somerset,	1,940	1,364 95	380 88	1,745 83	346 20	60 00	2,152 03	184 00	1,968 03
Swansea,	1,308	104 00	227 30	331 30	142 66	87 75	561 71	—	561 71
Taunton,	20,445	4,287 27	2,441 71	6,728 98	7,994 64	200 00	14,923 62	1,103 17	13,820 45
Westport,	2,912	1,622 98	146 62	1,769 60	432 18	256 43	2,497 21	305 69	2,191 52
Total,	131,087	\$35,229 88	\$12,563 86	\$47,793 74	\$70,641 09	\$4,033 83	\$122,468 66	\$14,798 97	\$107,669 69
DUKES COUNTY.									
Chilmark,	508	—	\$1,000 00	\$1,000 00	\$15 00	—	\$1,015 00	—	\$1,015 00
Edgartown,	1,707	\$1,248 00	284 84	1,532 84	1,567 16	\$68 69	3,168 69	\$54 24	3,114 45
Gay Head,	216	—	256 00	256 00	—	25 00	281 00	—	281 00
Gosnold,	115	—	—	—	—	—	—	—	—
Tisbury,	1,525	—	2,227 54	2,227 54	142 89	—	2,370 43	—	2,370 43
Total,	4,071	\$1,248 00	\$3,768 38	\$5,016 38	\$1,725 05	\$93 69	\$6,835 12	\$54 24	\$6,780 88

PAUPER ABSTRACT.

Essex County.	6,987	\$9,140 78	\$78 00	\$1,218 78	\$1,161 68	\$300 00	\$2,680 46	\$700 03	\$1,980 43
Amesbury,	5,087	5,287 78	601 38	6,889 12	1,030 62	274 55	7,204 29	143 24	7,061 06
Andover,	7,271	5,042 04	1,495 91	6,537 95	1,764 84	172 05	8,474 84	225 00	8,249 84
Beverly,	834	563 20	124 67	687 87	179 39	40 00	907 28	-	907 28
Bradford,	2,347	686 01	461 50	1,117 51	474 35	412 34	2,004 20	-	2,004 20
Brattleboro,	6,024	-	2,170 42	2,170 42	2,787 44	100 00	6,057 86	617 71	4,440 15
Danvers,	1,713	390 40	418 00	808 40	422 60	30 00	1,261 00	-	1,261 00
Essex,	2,214	1,142 98	63 32	1,206 30	460 00	93 13	1,759 43	115 10	1,644 33
Georgetown,	16,754	3,786 78	1,712 68	5,509 46	6,189 51	2,051 58	13,750 55	2,094 21	11,656 34
Gloucester,	2,084	450 91	168 64	619 55	263 37	99 00	881 92	24 19	957 73
Groveland,	797	-	418 80	418 80	562 00	28 58	1,009 38	17 50	991 88
Hamilton,	14,628	4,004 87	1,804 24	5,809 11	6,185 50	1,717 48	13,712 09	3,425 61	10,286 48
Haverhill,	3,674	1,275 00	182 50	1,457 50	815 92	90 00	2,363 42	302 45	2,060 97
Ipswich,	34,916	2,853 31	1,901 63	4,754 94	2,579 99	2,166 58	9,501 51	927 35	8,574 16
Lawrence,	32,600	9,815 19	4,016 60	13,831 79	26,579 60	1,802 37	42,213 76	4,131 42	38,082 34
Lynn,	769	-	260 00	260 00	167 92	-	427 92	-	427 92
Lynnfield,	1,560	3,689 73	407 64	4,097 37	154 52	433 26	4,685 15	160 98	4,524 17
Manchester,	7,677	4,809 61	1,016 81	5,826 42	4,447 12	-	10,273 54	579 29	9,694 25
Marblehead,	4,205	517 61	1,181 19	1,688 80	517 14	100 00	2,315 94	100 57	2,215 37
Methuen,	1,092	-	328 42	328 42	557 17	70 00	955 69	248 25	707 34
Middleton,	766	-	-	-	-	-	-	-	-
Nahant,	1,426	-	435 50	435 50	664 50	52 50	1,152 50	-	1,152 50
Newbury,	13,323	6,024 98	2,176 38	8,201 36	7,679 11	250 00	16,130 47	1,862 86	14,267 61
Newburyport,	2,961	1,010 90	172 88	1,183 78	771 49	55 00	2,010 27	81 06	1,929 21
North Andover,	8,066	708 52	581 16	1,289 68	2,956 25	360 00	4,585 93	479 70	4,116 23
Peabody,	4,480	1,747 31	560 00	2,307 31	1,381 79	155 00	3,844 10	250 00	3,594 10
Rockport,	1,162	-	480 55	480 55	1,381 55	44 25	1,138 35	135 77	1,002 58
Rowley,	25,958	7,934 14	2,638 59	10,572 73	6,968 81	900 00	18,441 54	1,452 16	16,989 38
Salem,	4,078	866 35	-	922 12	879 29	50 00	1,351 41	76 17	1,775 24
Salisbury,	2,578	3,080 63	600 32	3,090 63	1,389 63	249 83	4,730 09	852 09	3,878 00
Saugus,	2,128	-	500 32	500 32	102 03	69 00	671 35	-	671 35
Swampscott,	1,291	817 32	168 40	985 72	180 04	60 80	1,226 56	-	1,226 56
Topsfield,	1,911	-	10 00	10 00	549 82	29 90	589 72	-	589 72
Wenham,	2,021	680 19	257 73	937 92	172 60	45 00	1,155 52	-	1,155 52
West Newbury,	-	-	-	-	-	-	-	-	-
Total,	223,342	\$68,316 54	\$26,359 59	\$95,176 13	\$81,609 59	\$12,292 20	\$180,077 92	\$18,992 71	\$170,085 21

* Made up in part from the town report.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Cost of Support and Relief—Continued.

TOWNS.	Population, 1878.	COST OF FULL SUPPORT.			Cost of Partial Support.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Returned.	Net Cost of Pauper Support.
		Cost of Full Support.		Total.					
		At the Almshouses.	Out of the Almshouses.						
FRANKLIN COUNTY.									
Ashfield,	1,190	\$445 00	\$202 93	\$647 93	\$97 00	\$200 00	\$944 93	\$7 00	\$937 93
Barnardston,	991	—	952 64	952 64	110 40	—	1,063 04	—	1,063 04
Buckland,	1,921	370 23	277 34	647 57	252 28	26 00	924 85	191 15	733 70
Charlemont,	1,029	410 00	215 45	625 45	177 00	—	802 45	—	802 45
Colrain,	1,699	—	983 49	983 49	55 00	—	1,038 49	13 94	1,044 55
Conway,	1,462	—	718 50	718 50	251 10	—	969 60	21 43	948 17
Deerfield,	3,414	—	830 50	830 50	850 28	—	1,680 78	—	1,680 78
Erving,	794	—	563 00	563 00	76 15	15 00	654 15	—	654 15
Gill,	673	—	1,149 28	1,149 28	126 56	36 00	1,311 84	—	1,311 84
Greenfield,	3,540	703 53	208 00	911 53	1,960 76	—	2,872 29	49 00	2,823 29
Hawley,	588	583 00	—	583 00	69 00	—	652 00	—	652 00
Heath,	545	650 94	—	650 94	139 19	35 00	825 13	—	825 13
Leverett,	831	306 97	1,152 60	1,459 57	41 80	15 00	1,516 37	48 00	1,468 37
Leyden,	524	—	653 61	653 61	100 00	30 00	783 61	—	783 61
Monroe,	190	—	—	—	—	—	—	—	—
Montague,	3,360	1,125 00	200 00	1,325 00	419 18	350 00	2,094 18	398 53	1,695 65
New Salem,	923	665 00	—	665 00	139 27	9 00	813 27	88 61	724 66
Northfield,	1,641	—	982 00	982 00	212 90	50 00	1,244 90	—	1,244 90
Orange,	2,497	543 00	265 70	808 70	19 00	56 00	863 70	165 00	718 70
Rowe,	661	—	362 80	362 80	2 00	—	364 80	—	364 80
Shelburne,	1,590	—	920 39	920 39	26 44	172 85	1,119 68	—	1,119 68
Shutesbury,	658	541 56	75 00	616 56	242 25	40 00	898 81	—	898 81
Sunderland,	860	—	108 25	108 25	125 25	10 00	243 50	—	243 50
Warwick,	744	700 38	—	700 38	94 43	—	798 81	—	798 81
Wendell,	603	416 08	—	416 08	184 95	—	798 81	—	798 81
Whately,	958	—	928 38	928 38	686 86	25 60	1,640 84	18 00	1,622 84
Total,	33,696	\$7,460 09	\$11,750 86	\$19,220 95	\$6,443 05	\$1,069 45	\$26,733 06	\$1,000 66	\$25,732 39

PAUPER ABSTRACT.

HAMPTON COUNTY.									
Agawam,	2,248	-	\$360 10	\$560 10	\$728 44	\$679 51	\$1,968 05	\$189 54	\$1,778 51
Blandford,	964	-	1,125 44	1,125 44	99 10	75 00	1,290 54	-	1,290 54
Brimfield,	1,201	\$732 55	204 48	937 03	265 48	113 43	1,315 94	114 24	1,201 70
Chester,	1,396	-	614 40	614 40	265 97	20 00	7,070 37	-	920 37
Chicopee,	10,335	-	2,330 00	2,330 00	4,298 23	460 00	7,078 23	543 92	6,534 31
Granville,	1,240	-	966 25	966 25	360 00	25 00	1,351 25	-	1,351 25
Holland,	324	-	619 00	619 00	-	12 00	631 00	-	631 00
Holyoke,	16,280	-	2,401 36	2,401 36	2,711 23	650 00	5,762 59	390 38	5,372 21
Longmeadow,	1,467	-	1,347 83	1,347 83	738 00	63 75	2,149 58	-	2,149 58
Ludlow,	1,222	-	691 66	691 66	769 55	63 75	1,461 21	81 91	1,379 30
Monson,	3,733	847 84	-	847 84	472 55	67 85	1,388 24	95 57	1,292 67
Montgomery,	304	-	309 62	309 62	208 21	20 00	537 83	191 99	345 84
Palmer,	4,572	524 10	189 16	713 26	541 16	145 00	1,402 42	17 80	1,384 62
Russell,	643	-	620 00	620 00	462 89	-	1,062 89	438 85	644 04
Southwick,	1,114	-	707 50	707 50	372 85	182 83	1,263 18	-	1,263 18
Springfield,	31,053	9,814 60	1,969 97	11,784 57	13,105 07	3,181 58	28,071 22	3,467 05	24,604 17
Tolland,	452	-	125 00*	125 00	2 00	-	127 00	-	127 00
Wales,	1,020	-	981 12	981 12	280 21	12 00	1,273 33	147 61	1,125 72
Westfield,	8,431	2,101 77	794 07	2,885 84	2,208 08	300 00	6,383 92	605 07	4,788 85
West Springfield,	3,739	-	905 39	905 39	1,054 37	50 00	2,009 76	213 35	1,796 41
Wilbraham,	2,576	-	1,438 78	1,438 78	628 54	166 00	2,233 32	49 60	2,183 72
Total,	94,304	\$14,020 86	\$18,891 13	\$32,911 99	\$29,591 93	\$6,216 95	\$68,720 87	\$6,546 88	\$62,173 99
HAMPSHIRE COUNTY.									
Amherst,	3,937	\$647 23	\$491 32	\$1,138 55	\$608 70	\$150 00	\$1,937 25	\$68 75	\$1,868 50
Belchertown,	2,315	510 47	199 05	709 52	370 70	50 50	1,130 72	6 58	1,124 14
Chesterfield,	746	-	921 60	921 60	67 00	-	988 60	-	988 60
Cummington,	916	-	135 54	135 54	147 59	31 50	314 63	-	314 63
Easthampton,	3,972	-	491 09	491 09	776 74	75 00	1,342 83	291 47	1,051 36
Enfield,	1,065	294 00	104 00	398 00	262 38	76 21	736 59	10 00	726 59
Goshen,	349	-	505 36	505 36	43 49	-	548 85	22 49	526 36
Granby,	812	-	475 00	475 00	95 00	-	570 00	-	570 00
Greenwich,	606	610 00	130 00	740 00	64 00	20 00	824 00	-	824 00
Hadley,	2,125	-	2,311 46	2,311 46	407 82	-	2,719 28	119 30	2,599 98
Hatfield,	1,600	-	1,146 67	1,146 67	456 00	193 50	1,796 17	3 00	1,793 17

* Approximate.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Cost of Support and Relief—Continued.

TOWNS.	Population, 1875.	COST OF FULL SUPPORT.			Total.	Cost of Partial Sup- port.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Returned.	Net Cost of Pauper Support.
		At the Alma- houses.		Out of the Almshouses.						
HAMPSHIRE COUNTY—Con.										
Huntington,	1,065	-	\$528 95	\$528 95	\$336 16	-	\$865 11	\$19 95	\$845 16	
Middlefield,	603	-	905 00	905 00	160 75	-	1,065 75	-	1,065 75	
Northampton,	11,108	\$1,402 94	481 86	1,884 80	2,308 47	-	4,193 27	169 30	4,023 97	
Pelham,	633	-	321 00	321 00	178 26	-	499 26	71 25	428 04	
Plainfield,	481	-	459 81	459 81	136 00	\$5 56	601 37	83 00	518 37	
Prescott,	493	343 64	174 75	518 39	15 33	28 00	559 72	-	559 72	
South Hadley,	3,370	-	644 60	644 60	966 58	26 00	1,536 18	65 75	1,570 43	
Southampton,	1,050	-	827 80	827 80	75 85	79 50	983 15	23 85	959 30	
Ware,	4,142	1,066 40	102 25	1,168 65	1,523 68	167 31	2,859 64	366 58	2,493 05	
Westhampton,	555	-	220 56	220 56	86 79	20 00	327 35	-	327 35	
Williamsburg,	2,029	-	2,166 69	2,166 69	-	-	2,166 69	311 98	1,854 76	
Worthington,	818	-	480 74	480 74	29 00	-	509 74	-	509 74	
Total,	44,821	\$4,874 68	\$14,225 10	\$19,099 78	\$9,116 32	\$920 08	\$29,136 18	\$1,573 20	\$27,562 98	
MIDDLESEX COUNTY.										
Acton,	1,708	\$945 70	\$194 28	\$1,139 98	\$184 97	\$94 00	\$1,388 95	-	\$1,388 95	
Arlington,	3,908	1,740 03	-	1,740 03	302 06	-	2,042 09	\$77 93	1,964 16	
Ashby,	982	860 64	-	860 64	22 75	50 00	1,033 39	-	1,033 39	
Ashland,	2,311	912 00	-	912 00	765 84	82 90	1,760 24	91 43	1,658 81	
Ayer,	1,872	-	569 00	569 00	843 43	75 00	1,487 43	-	1,487 43	
Bedford,	900	641 70	-	641 70	-	40 00	681 70	-	681 70	
Belmont,	1,987	-	-	-	466 10	-	466 10	-	466 10	
Billerica,	1,881	1,781 00	190 00	1,951 00	184 12	80 00	2,215 12	-	2,215 12	
Roxbury,	318	-	308 93	308 93	-	26 00	336 93	-	336 93	
Burlington,	650	1,018 69	-	1,018 69	163 90	60 00	1,242 68	-	1,242 68	
Cambridge,	47,838	19,048 00	4,907 57	23,955 57	21,154 50	2,000 00	47,110 07	3,015 10	43,404 91	

PAUPER ABSTRACT.

	648	\$645 13	\$644 00	\$645 13	\$148 45	\$25 00	\$818 56	\$42 53	\$776 05
Carlisle,	2,372	2,363 00	\$694 00	2,957 00	287 00	235 00	3,479 00	-	3,479 00
Chelmsford,	2,876	985 66	230 30	1,195 98	128 08	135 00	2,761 80	-	1,457 02
Concord,†	1,116	2,725 22	250 00	2,839 76	269 19	30 00	3,138 95	-	3,138 95
Dracut,	452	-	-	250 00	91 47	26 35	367 82	-	367 82
Dunstable,	3,651	-	-	-	1,116 58	-	1,116 58	126 00	990 58
Everett,	1,908	2,390 03	260 00	2,640 03	408 75	147 12	3,183 90	33 99	3,159 91
Frammingham,	3,399	200 00	69 00	269 00	222 00	100 00	591 00	72 00	519 00
Groton,	4,503	1,279 66	828 89	2,108 55	157 69	311 36	2,577 60	341 35	2,236 25
Holliston,	3,493	2,323 32	337 00	2,660 32	1,764 98	200 00	4,615 30	129 50	4,485 80
Hopkinton,	2,505	1,310 73	-	1,310 73	537 93	131 28	1,979 94	60 74	1,919 20
Hudson,	834	1,451 46	800 00	1,451 46	687 04	150 00	2,288 50	-	2,288 50
Lexington,	950	67 46	-	67 46	410 54	39 00	517 00	72 11	800 00
Lincoln,	49,688	6,073 50	4,620 20	10,593 70	5,345 78	3,968 13	19,907 61†	1,910 55	17,997 06
Littleton,	10,843	5,265 57	771 52	6,057 09	3,053 00	400 00	9,510 09	1,152 99	8,357 10
Lowell,	8,424	1,031 55	83 21	1,114 76	2,110 87	175 00	3,400 63	414 50	2,986 13
Malden,	1,965	-	104 00	104 00	174 33	-	278 33	6 00	273 33
Marlborough,	6,627	3,500 00	670 75	4,170 75	3,103 09	314 99	7,273 75	16 00	7,257 75
Maynard,	3,990	2,060 00	1,682 72	1,682 72	1,074 28	100 00	3,071 99	434 26	2,637 73
Medford,	7,419	1,261 86	184 00	2,244 00	2,340 00	280 76	4,684 00	130 00	4,554 00
Melrose,	1,927	749 99	1,979 20	3,241 06	1,580 07	80 00	5,081 89	268 75	4,813 14
Natick,	3,186	984 06	209 82	1,173 88	2,079 83	31 00	1,827 43	240 33	1,817 43
Newton,	999	872 61	-	872 61	355 00	75 00	1,302 61	140 27	2,233 44
North Reading,	1,352	-	563 22	563 22	311 31	25 00	899 53	-	1,302 61
Pepperell,	21,868	1,835 00	1,439 40	1,439 40	10,680 24	1,070 00	18,189 64	57 34	18,247 00
Reading,	4,964	762 00	762 00	2,627 00	1,200 00	225 00	4,052 00	1,423 51	11,766 13
Shirborn,	1,072	816 00	34 61	850 61	11 46	30 00	892 07	119 42	3,932 58
Shirley,	1,177	894 87	-	894 87	37 94	50 00	982 81	-	892 07
Somerville,	1,997	464 14	190 80	654 94	427 91	45 00	1,127 85	10 00	982 81
Stoneham,	2,196	408 27	-	408 27	552 82	35 00	986 09	-	1,117 85
Stow,	665	433 82	-	433 82	24 25	258 65	482 07	-	986 09
Sudbury,	5,349	2,803 00	651 20	3,354 20	1,216 05	258 65	4,828 90	84 71	4,744 19
Tewksbury,	9,967	1,388 00	729 26	2,117 26	1,294 87	200 00	3,412 13	226 25	3,185 88
Townsend,	5,099	2,403 21	-	2,403 21	1,246 47	200 00	3,649 68	201 91	3,647 77
Tyngsborough,	-	-	-	-	-	-	-	-	-
Wakefield,	-	-	-	-	-	-	-	-	-
Waltham,	-	-	-	-	-	-	-	-	-
Watertown,	-	-	-	-	-	-	-	-	-

* Included in full support.
† Made up in part from the town report.
‡ Expenses of workhouse and house of reformation connected with the almshouse are excluded.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Cost of Support and Relief—Continued.

TOWNS.	Population, 1875.	Cost of Full Support.			Cost of Partial Sup- port.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Reim- bursed.	Net Cost of Pauper Support.
		At the Alms- houses.		Total.					
		Out of the Alms-houses.							
MIDDLESEX COUNTY—Con.									
Wayland,	1,766	\$1,006 40	—	\$1,006 40	—	\$58 50	\$1,064 90	—	\$1,064 90
Westford,	1,933	1,364 57	\$134 00	1,798 57	\$376 09	129 35	2,304 01	\$207 04	2,096 97
Weston,	1,282	17 83	—	17 83	86 57	45 00	149 40	26 57	122 83
Wilmington,	879	2,183 50	176 15	2,359 65	147 10	110 00	2,616 75	—	2,616 75
Winchester,	3,099	—	1,497 42	1,497 42	952 35	—	2,449 77	130 31	2,319 46
Woburn,	9,568	3,819 08	1,650 51	5,469 59	3,516 34	250 00	9,235 93	812 32	8,423 61
Total,	284,102	\$85,964 82	\$27,887 50	\$113,852 32	\$73,133 73	\$12,090 64	\$199,076 69	\$12,684 77	\$186,391 92
NANTUCKET COUNTY.									
Nantucket,	3,201	\$3,304 00	\$800 00	\$4,104 00	\$2,400 00	\$800 00	\$7,304 00	\$308 00	\$6,996 00
NORFOLK COUNTY.									
Bellingham,	1,247	\$848 00	—	\$848 00	\$138 28	\$65 00	\$1,051 28	\$15 00	\$1,036 28
Brantree,	4,156	1,050 82	\$1,591 22	2,642 04	468 13	445 03	3,555 20	42 00	3,513 20
Brookline,	6,675	—	590 06	590 06	1,533 03	—	2,123 12	148 11	1,975 01
Canton,	4,192	1,074 45	636 47	1,710 92	999 59	375 00	3,085 51	69 00	2,986 51
Cohasset,	2,197	591 63	1,197 84	1,789 47	432 09	100 00	2,321 56	593 41	1,738 15
Dedham,	5,756	2,094 30	1,036 48	3,130 78	2,000 00	800 00	5,430 78	275 00	5,155 78
Dover,	650	—	313 80	313 80	189 77	—	503 57	65 00	438 57
Foxborough,	3,168	949 01	399 88	1,348 89	622 80	239 10	2,020 79	218 18	1,804 61
Franklin,	2,983	1,552 25	864 18	2,416 43	1,037 25	100 00	3,553 68	367 88	3,186 85
Holbrook,	1,726	—	649 76	649 76	1,443 01	120 00	2,112 77	—	2,112 77
Hyde Park,	6,316	—	958 00	958 00	1,542 00	300 00	2,800 00	350 00	2,450 00
Medfield,	1,163	1,276 79	192 77	1,469 56	84 69	90 00	1,644 25	—	1,644 25
Medway,	4,242	1,746 14	545 65	2,291 79	1,809 37	127 60	4,288 76	338 71	3,950 05
Milton,	2,738	1,240 00	953 00	2,193 00	450 00	200 00	2,643 00	30 00	2,613 00

PAUPER ABSTRACT.

		\$400 00	\$932 05	\$1,352 05	\$1,473 21	\$300 00	\$3,125 26	\$763 20	\$2,302 06
Needham,	4,548		260 70	280 70	1,175 00	278 00	713 70	6 00	707 70
Norfolk,	920		163 95	163 95	1,125 05	75 00	1,364 00	8 00	1,364 00
Norwood,	1,749		2,000 00	4,246 76	1,907 08	400 00	6,553 84		6,553 84
Quincy,	9,165	2,246 76	5,14 97	2,304 97	2,429 15	225 00	4,959 12	214 00	4,745 12
Randolph,	4,064	1,790 00	387 35	1,433 62	537 36	84 00	2,054 88		2,054 88
Sharon,	1,330	1,046 17	376 45	1,433 17	672 40	563 87	2,567 44	206 75	2,360 69
Stoughton,	4,842	954 72	227 60	1,175 12	480 60	125 00	1,780 72	126 00	1,654 72
Walpole,	2,290	947 62	1,517 00	3,703 72	3,551 00	200 00	7,454 72	350 90	7,103 82
Weymouth,	9,819	2,186 72	818 04	2,268 53	941 38	345 27	3,575 18	193 99	3,381 19
Wrentham,	2,395	1,470 49							
Total,	89,321	\$23,465 87	\$16,857 12	\$40,322 99	\$28,102 27	\$5,057 87	\$71,483 13	\$4,419 08	\$87,064 05
PLYMOUTH COUNTY.									
Abington,	3,241	\$1,631 10	\$418 70	\$2,049 80	\$2,469 49	\$83 00	\$4,519 29	\$1,244 48	\$3,274 81
Bridgewater,	3,969	555 33	272 74	828 07	395 89	450 11	1,286 96	4 57	1,282 39
Brockton,	10,578	1,960 38	388 40	2,348 78	2,527 10	50 00	6,325 99	460 02	4,865 97
Carver,	1,127	244 07	339 05	583 12	451 82	54 25	1,084 94	54 25	1,030 69
Duxbury,	2,245	1,130 60	423 20	1,552 80	707 60	42 32	2,302 72	56 88	2,245 84
East Bridgewater,	2,908	735 00	198 62	931 62	861 83	75 00	1,868 45	30 34	1,838 11
Hallifax,	568		117 13	117 13	64 37	12 00	193 50		193 50
Hanover,	1,801	717 07	416 00	1,133 07	1,239 00	50 00	2,422 07	286 00	2,136 07
Hanson,	1,265	648 34	200 77	849 11	146 00	75 00	1,070 11	66 00	1,004 11
Hingham,	4,654	2,346 43	277 40	2,623 83	1,536 32	855 58	5,015 73	70 25	4,945 48
Hull,	316		240 00	240 00	337 00	19 00	566 00		566 00
Kingson,	1,569	587 66	472 61	1,060 27	138 21	230 86	1,429 04	42 60	1,386 44
Lakeville,	1,061		413 74	413 74	301 68	100 00	815 42		815 42
Marion,	862		786 69	786 69	370 00	25 00	1,180 69		1,180 69
Marshfield,	1,817	1,030 59		1,030 59	40 85	71 20	1,142 64		1,142 64
Matapoisett,	1,361	986 63	113 74	1,100 37	933 41	150 00	2,183 78	156 25	2,027 53
Middleborough,	5,023	1,833 64	724 08	2,557 72	1,800 47	70 07	4,528 26	315 80	4,212 46
Pembroke,	1,399	559 65	185 00	744 65	606 73	60 00	1,401 38	115 72	1,285 66
Plymouth,	6,370	3,068 67	1,918 78	4,977 45	1,574 11	116 79	6,068 35	406 97	5,661 38
Plympton,	755	522 58		522 58	244 12	31 62	798 32	14 97	783 35
Rochester,	1,001	527 91	324 65	852 56	415 39	230 00	1,497 95	32 15	1,465 80
Rockland,	4,203		689 00	689 00	2,199 54	150 00	3,038 54	517 38	2,521 16
Scituate,	2,463		810 91	810 91	1,061 89	75 00	1,947 80	266 91	1,680 89
South Abington,	1,818								
South Scituate,	2,456	1,104 77	420 00	1,524 77	1,200 00	100 00	2,824 77	355 00	2,469 77

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Cost of Support and Relief—Continued.

TOWNS.	Population, 1875.	COST OF FULL SUPPORT.			Cost of Partial Sup- port.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Reim- bursed.	Net Cost of Pauper Support.
		COST OF FULL SUPPORT.							
		At the Alms- houses.	Out of the Almshouses.	Total.					
PLYMOUTH COUNTY.—Con.									
Wareham,	2,874	\$1,202 38	\$54 00	\$1,256 38	\$1,157 57	\$30 00	\$2,483 95	\$237 99	\$2,255 96
West Bridgewater,	1,758	63 00	205 50	268 50	150 00	65 00	483 50	10 00	473 50
Total,	69,362	\$21,545 80	\$10,406 71	\$31,952 51	\$22,930 39	\$3,237 25	\$36,120 15	\$4,744 53	\$31,375 62
SUFFOLK COUNTY.									
Boston,	341,919	\$61,211 69	\$88,719 93	\$149,931 62	\$103,414 51	\$20,137 82	\$273,483 95	\$31,629 67	\$241,854 28
Chelsea,	20,737	-	2,571 52	2,571 52	5,956 09	950 00	9,577 61	1,569 44	8,008 17
Revere,	1,603	-	842 00	842 00	292 28	22 00	1,156 28	-	1,156 28
Winthrop,	627	-	-	-	386 02	-	386 02	-	386 02
Total,	364,886	\$61,211 69	\$92,233 45	\$153,445 14	\$110,048 90	\$21,109 82	\$284,603 86	\$33,199 11	\$251,404 75
WORCESTER COUNTY.									
Ashburnham,	2,141	\$2,025 90	-	\$2,025 90	\$381 24	\$110 00	\$2,517 14	\$141 62	\$2,375 52
Athol,	4,134	1,081 50	-	1,081 50	146 50	300 00	1,528 00	-	1,528 00
Auburn,	1,233	-	\$744 58	744 58	707 60	45 00	1,497 18	8 00	1,489 18
Barre,	2,460	2,762 74	310 65	3,073 39	510 00	150 00	3,733 39	386 16	3,347 23
Berlin,	987	-	415 50	415 50	140 27	30 00	585 77	30 25	555 52
Blackstone,	4,640	1,089 00	196 00	1,285 00	2,247 00	235 00	3,767 00	98 70	3,670 30
Bolton,	987	249 22	134 10	383 32	39 67	49 00	472 00	-	472 00
Boylston,	865	280 42	-	280 42	285 00	-	575 42	93 00	482 42
Brookfield,	2,660	1,804 65	728 00	2,532 65	416 72	55 00	3,004 37	-	3,004 37
Charlton,	1,852	708 24	-	708 24	343 95	250 28	1,302 47	95 67	1,206 80
Clinton,	6,781	855 50	635 41	1,490 91	434 21	423 97	2,349 09	33 60	2,315 49
Dana,	760	670 50	-	670 50	357 03	73 30	1,100 83	61 02	1,039 81
Douglas,	2,502	847 73	437 46	1,285 19	-	-	1,285 19	1 80	1,283 39

PAUPER ABSTRACT.

	2,653	9,479 09	9,989 86	9,479 09	9,957 64	\$450 00	\$1,136 73	\$143 74	\$992 99
Dudley,	12,289	6,535 30	9,989 86	7,623 25	3,683 76	148 00	1,660 01	1,142 54	10,517 47
Fitchburg,	3,730	1,310 78	158 18	1,468 96	632 55	188 00	2,247 61	609 47	1,788 04
Grafton,	4,442	707 74	620 48	1,328 22	1,064 07	94 10	2,550 29	742 97	1,907 32
Hardwick,	1,992	1,456 92	-	1,459 92	743 37	38 00	2,284 39	238 67	2,055 72
Harvard,†	1,304	634 15	-	534 15	1,257 41	75 00	1,827 56	487 10	1,440 46
Holden,	2,180	3,616 28	93 36	3,616 28	259 46	40 00	3,950 74	15 00	3,935 74
Hubbardston,	1,440	712 25	569 49	805 61	416 35	159 55	1,261 96	-	1,261 96
Lancaster,	1,957	611 84	388 20	1,181 33	251 78	91 71	1,592 66	194 67	1,397 99
Leicester,	2,770	397 59	111 68	785 79	715 21	100 00	1,592 71	-	1,592 71
Leominster,	5,201	2,374 92	111 68	2,486 80	360 36	75 00	2,946 96	35 29	2,911 67
Lynnburg,	1,153	2,176 16	729 67	2,210 96	310 27	27 05	2,586 23	72 00	2,524 23
Mendon,	1,176	-	1,177 32	729 67	677 07	475 25	1,433 79	-	1,433 79
Millford,	9,818	2,475 12	1,286 37	3,652 44	3,463 84	182 00	7,691 53	815 44	6,776 09
Millbury,	4,529	1,100 00	87 47	1,187 47	1,317 50	15 00	2,686 97	122 69	2,564 28
New Braintree,	606	-	520 00	520 00	90 65	74 96	625 65	3 00	622 65
Northborough,	1,398	664 96	328 57	993 53	156 81	95 00	1,225 29	138 57	1,086 72
Northbridge,	4,030	854 32	130 35	984 67	980 72	73 00	2,060 39	447 62	1,612 77
North Brookfield,	3,749	612 38	157 50	769 88	627 62	160 00	1,470 50	223 46	1,247 04
Oakham,	873	-	1,286 37	1,286 37	171 78	-	1,458 15	36 09	1,422 06
Oxford,	2,938	1,687 41	756 14	2,423 55	318 16	-	2,901 71	-	2,901 71
Paxton,	600	866 56	-	866 56	-	-	866 56	-	866 56
Petersham,	1,203	1,240 00	-	1,240 00	280 05	75 00	1,695 05	95 00	1,600 05
Phillipston,	666	-	330 00	330 00	264 05	15 00	609 05	-	609 05
Princeton,	1,063	851 98	154 36	1,006 34	217 50	30 00	1,253 84	50 20	1,203 64
Royalston,	1,260	906 16*	81 12*	987 28	116 00	63 00	1,166 28	-	1,166 28
Rutland,	1,030	815 54	-	815 54	55 50	89 77	960 81	158 64	802 17
Shrewsbury,	1,524	1,269 52	221 85	1,491 37	168 15	125 38	1,764 90	9 00	1,775 90
Southborough,	1,986	-	536 58	536 58	1,021 21	73 27	1,631 96	139 22	1,491 84
Southbridge,	5,740	2,609 31	225 00	2,834 31	937 08	-	3,771 34	376 73	3,394 61
Spencer,	5,451	1,073 54	825 25	1,898 79	771 81	100 00	2,770 60	480 80	2,289 80
Sterling,	1,569	744 42	184 25	928 67	254 80	141 42	1,324 89	-	1,324 89
Sturbridge,	2,213	794 27	-	794 27	448 35	155 60	1,398 22	86 56	1,311 66
Sutton,	3,051	964 99	219 38	1,184 37	558 36	185 25	1,927 98	79 98	1,848 02
Templeton,	2,764	1,762 71	491 10	2,253 81	905 55	547 85	3,707 31	447 32	3,259 99
Upton,	2,125	1,062 80	198 81	1,781 61	344 42	55 00	2,181 03	73 44	2,107 59
Uxbridge,	3,029	1,285 48	335 04	1,620 52	700 00	1,024 88	3,345 40	202 07	3,143 33

† Made up in part from the town report.

* Partly computed by the Secretary.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Cost of Support and Relief—Concluded.

TOWNS.	Population, 1875.	COST OF FULL SUPPORT.			Cost of Partial Support.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Returned.	Net Cost of Pauper Support.
		At the Almshouses.		Total.					
		Out of the Almshouses.							
WORCESTER COUNTY—Con.									
Warren,	3,280	\$833 02	\$184 69	\$1,117 71	\$408 06	\$80 00	\$1,605 77	—	\$1,605 77
Webster,	5,064	868 44	661 92	1,530 36	1,531 48	—	3,061 84	\$18 00	3,043 84
Westborough,*	5,141	755 46	249 19	1,004 65	338 00	258 81	1,601 46	61 61	1,539 85
West Boylston,	2,902	—	2,224 38	2,224 38	106 40	575 16	2,905 94	148 64	2,757 30
West Brookfield,	1,903	824 90	—	824 90	349 35	—	1,174 25	—	1,174 25
Westminster,	1,712	863 04	251 08	1,114 12	360 78	50 58	1,525 48	330 48	1,195 00
Winchendon,	3,762	570 77	150 00	720 77	451 82	99 50	1,272 09	277 41	994 68
Worcester,	49,317	9,612 25	1,883 58	11,495 83	9,060 23	2,300 00	22,856 06	2,361 24	20,494 82
Total,	210,295	\$71,965 87	\$21,148 72	\$93,114 59	\$43,817 47	\$10,294 73	\$147,226 79	\$11,712 46	\$135,514 33

NOTE.—The foregoing returns show that 224 of the towns and cities of the State used almshouses during the past year, while 117 kept their poor by contract or in private families. There has been very little variation in these figures for the last ten years. Undoubtedly, as was said by my predecessor in the Tenth Annual Report, "much needless expenditure would be saved to the towns if local prejudices could so far be modified as to permit the adoption of a system of district almshouses in place of the present town establishments." The figures of cost for the State are: Full support, \$697,631; partial support, \$506,635; administrative expenses, \$80,595. From the total of \$1,284,861 must be deducted \$112,446, the aggregate of the repayments made, believed to have been mainly on account of partial support. Therefore, the net cost of pauperism to the towns and cities was \$1,172,416, an excess of about \$162,700 over the cost for the year ending with September, 1874.

* Account includes two years' salary of almshouse keeper.

PAUPER ABSTRACT.

TABLE I.—Showing the Number and Expense of the Poor in the Cities and Towns of the Commonwealth, for the Year ending March 31, 1875.

PART II.—NUMBER SUPPORTED AND RELIEVED.

TOWNS.	Population, 1875.	FULL SUPPORT.				RECEIVING AID MARCH 1, 1875.						
		At the Alma- houses.	Out of the Almshouses.	General Aver- age.	Total.	Partial Support.	Vagrants.	Grand Aggregate for the year.	RECEIVING AID MARCH 1, 1875.			
									Full Support.	Partial Sup- port.	Vagrants.	Total.
BARNSTABLE COUNTY.												
Barnstable,	4,302	25	2	25.51	27	101	36	164	25	60	-	85
Brewster,	1,219	9	2	8.38	9	46	10	65	9	46	-	55
Chatham,	2,274	11	2	13.	13	26	7	46	13	28	-	39
Dennis,	3,369	10	2	8.	10	82	11	103	8	78	6	86
Eastham,	639	-	6	5.78	6	4	16	26	5	4	-	15
Falmouth,	2,211	12	1	11.17	13	18	-	31	12	12	-	24
Harwich,	3,355	11	2	11.72	13	160	10	183	11	154	-	165
Mashpee,	278	-	3	3.	3	4	-	7	3	3	-	6
Orleans,	1,373	8	3	7.15	8	22	22	52	7	21	-	28
Provincetown,	4,357	18	3	15.02	21	88	18	127	14	77	-	91
Sandwich,	3,417	20	5	19.58	25	177	126	328	22	111	1	134
Taunton,	1,098	-	1	1.	1	17	-	18	1	14	-	15
Ware,	1,988	4	1	3.03	5	29	24	53	2	27	2	31
Wareham,	2,264	13	3	13.37	16	78	31	125	14	78	4	96
Total,	32,144	141	31	145.71	170	852	311	1,333	146	711	13	870
BERKSHIRE COUNTY.												
Adams,	15,760	27	10	23.96	35	119	672	826	28	24	8	60
Alford,	389	-	3	2.46	3	2	1	6	2	2	1	5
Becket,	1,329	-	7	5.93	7	5	433	445	7	4	-	11
Cheshire,	1,693	-	8	5.87	8	12	137	157	6	12	-	18

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Number Supported and Relieved—Continued.

TOWNS.	Population, 1875.	FULL SUPPORT.				RECEIVING AID MARCH 1, 1876.					
		At the Alms-houses.	Out of the Almshouses.	General Aver-age.	Total.	Partial Support.	Vagrants.	Grand Aggregate for the year.			
									Full Support.	Partial Sup-port.	Vagrants.
BERKSHIRE COUNTY—Con.											
Clarksburg.	670	—	4	3.75	4	9	—	9	2	—	2
Dalton.	1,769	—	1	.54	1	11	250	262	1	—	6
Egremont.	890	—	3	.58	3	4	35	42	3	—	2
Florida.	572	—	1	.57	1	7	12	20	1	—	6
Great Barrington.	4,385	—	7	6.98	7	29	329	365	10	—	18
Hancock.	730	—	2	2.	2	11	21	34	6	—	7
Hinsdale.	1,571	—	2	1.	2	4	555	561	2	—	3
Lanesborough.	1,357	—	2	1.9	2	7	21	30	2	—	7
Lee.	3,900	15	6	9.71	21	30	170	221	15	—	34
Lenox.	1,845	—	11	9.9	11	7	274	292	9	—	15
Monterey.	703	—	7	2.4	7	13	7	27	3	—	9
Mount Washington.	182	—	1	.11	1	1	2	4	1	—	1
New Ashford.	160	—	1	1.	1	—	30	62	1	—	3
New Marlborough.	2,037	—	9	8.25	9	23	30	62	6	—	29
Otis.	865	—	6	4.38	6	5	25	36	4	—	9
Penn.	443	—	3	1.92	3	6	11	20	6	—	2
Pittsfield.	12,267	21	3	20.21	23	376	1,544	1,943	2	—	287
Richmond.	1,141	—	1	.44	1	—	468	469	21	—	9
Sandisfield.	1,172	—	7	4.41	7	18	16	41	7	—	14
Savoy.	730	—	11	8.59	11	—	12	23	10	—	10
Sheffield.	2,233	—	13	10.93	13	10	252	275	12	—	26
Stockbridge.	2,089	—	7	4.91	7	14	434	455	4	—	8
Tyringham.	617	—	3	3.	3	—	—	8	3	—	3
Washington.	603	—	1	3.25	1	8	150	169	1	—	4
West Stockbridge.	1,981	—	5	8.25	5	24	161	160	4	—	9

PAUPER ABSTRACT.

	3,683 624	-	7	6.02 6.43	7	14	192	213	8	3	14
	624	-	7	6.43	7	4	18	29	4	4	12
Total,	68,270	63	168	161.75	219	769	6,234	7,222	173	416	641
BRISTOL COUNTY.											
Acushnet,	1,059	5	1	5.75	6	27	76	109	5	27	32
Attleborough,	9,224	6	2	5.86	8	17	2,397	2,422	5	6	20
Berkley,	781	7	-	4.81	7	21	18	46	6	5	11
Dartmouth,	3,434	16	6	17.68	22	70	146	238	17	9	26
Dighton,	1,755	9	2	9.76	11	10	168	189	9	8	19
Easton,	3,898	17	5	12.77	22	93	660	775	15	63	78
Fairhaven,	2,763	11	2	11.55	13	41	173	227	11	41	56
Fall River,	45,340	229	17	83.12	246	6,196	3,234	9,576	123	1,200	1,333
Freetown,	1,396	11	9	9.37	11	43	360	386	10	15	27
Mansfield,	2,656	7	3	9	10	15	33	853	10	33	46
New Bedford,	25,895	103	21	66.4	122	2,050	1,655	3,827	84	952	1,041
Norton,	1,595	8	1	6.57	9	62	185	266	9	12	23
Raynham,	1,687	-	3	2	3	45	120	168	3	23	27
Rehoboth,	1,827	16	1	12.55	17	32	159	208	12	15	29
Seekonk,	1,167	1	3	2.66	4	4	52	60	2	2	4
Somerset,	1,940	5	2	5.81	6	33	398	442	6	20	28
Swansea,	1,308	5	3	5	5	14	231	250	4	4	8
Taunton,	20,445	69	19	57.87	88	757	2,307	3,152	65	288	364
Westport,	2,912	24	1	16.8	25	26	60	111	17	24	42
Total,	131,087	546	92	345.33	635	9,561	13,209	23,405	413	2,747	3,214
DUXES COUNTY.											
Chilmark,	508	-	9	7.7	9	1	-	10	7	1	8
Edgartown,	1,707	9	2	8.71	11	46	-	57	7	45	52
Gay Head,	216	-	3	2.15	3	-	-	3	3	-	3
Gosnold,	115	-	-	-	-	-	-	-	-	-	-
Tisbury,	1,625	-	17	16.89	17	6	-	23	16	6	22
Total,	4,071	9	31	34.45	40	53	-	93	33	52	85

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Number Supported and Relieved—Continued.

TOWNS.	Population, 1875.	FULL SUPPORT.				RECEIVING AID MARCH 1, 1875.					
		At the Alms-houses.	Out of the Almshouses.	General Aver- age.	Total.	Partial Support.	Vagrants.	Grand Aggregate for the year.			
									Full Support.	Partial Sup.	Vagrants.
ESSEX COUNTY.											
Amesbury,	5,987	16	1	14.28	17	210	258	13	13	-	26
Andover,	5,097	35	3	26.99	38	1,316	1,389	23	20	2	45
Beverly,	7,271	37	7	26.21	44	987	1,089	28	37	6	71
Boxford,	834	4	1	4.34	5	210	222	5	5	-	10
Bradford,	2,347	2	3	4.98	5	200	225	4	4	-	4
Danvers,	6,024	8*	7	11.25	15	375	461	13	50†	18	102
Essex,	1,713	9	2	9.38	10	188	212	9	9	6	15
Georgetown,	2,214	6	1	6.01	7	234	253	7	5	6	17
GloUCESTER,	16,754	42	12	29.88	54	615	753	40	180	9	209
Groveland,	2,084	4	1	4.53	5	217	228	4	5	-	9
Hamilton,	797	1†	2	2.32	3	590	588	2	2	11	15
Haverhill,	14,628	45	10	38.29	55	904	1,555	41	473	6	520
Ipawich,	3,674	21	16	19.05	21	323	365	21	21	1	43
Lawrence,	34,916	33	16	23.36	47	147	2,506	30	60	4	94
Lynn,	32,600	90	24	71.66	114	2,120	3,274	80	1,100†	9	1,189
Lynnfield,	769	-	2	2	2	10	67	2	2	3	5
Manchester,	1,560	13	5	14.41	18	19	151	15	19	1	35
Marblehead,	7,677	41	7	41.87	48	337	521	45	226	6	277
Methuen,	4,205	12	6	9.09	18	31	369	15	12	6	33
Middleton,	1,092	-	3	2.45	3	19	442	1	19	1	21
Nahant,	765	-	3	-	-	-	-	-	-	-	-
Newbury,	1,426	-	6	6.	6	37	100	6	27	11	44
Newburyport,	13,323	94	14	61.55	108	335	794	65	321	3	389
North Andover,	2,981	11	1	8.73	12	31	644	8	27	6	41
Peabody,	8,066	39	3	31.04	42	267	562	37	213	10	280
Rockport,	4,480	14	4	13.89	18	10	87	16	48	-	64
Rowley,	1,162	1†	2	2.92	3	40	602	2	9	-	11

PAUPER ABSTRACT.

	183	22	95.47	200	540	1,806	2,646	106	297	4	607
Salem,	11	1	9.09	12	28	190	230	9	11	3	4
Salisbury,	9	-	7.82	9	57	300	366	8	-	5	23
Saugus,	11	3	3.13	4	21	-	25	4	19	-	13
Swampscott,	7	3	6.51	8	6	225	239	5	6	3	23
Topsfield,	11	1	.27	1	6	308	315	1	6	1	14
Wenham,	-	1	4.49	7	11	69	87	3	3	-	8
West Newbury,	6	1								-	6
Total,	794	172	613.26	955	5,147	19,128	25,230	688	8,214	140	4,022
FRANKLIN COUNTY.											
Ashfield,	4	2	4.9	6	2	35	43	4	2	-	6
Barnardston,	-	7	6.24	7	3	83	103	6	-	5	11
Buckland,	5	1	4.4	6	33	42	81	5	-	-	5
Charlmont,	8	1	8.38	9	-	211	220	9	-	1	10
Colrain,	-	13	9.79	13	8	30	51	10	-	-	10
Conway,	-	5	3.31	6	3	165	173	3	1	6	10
Deerfield,	-	6	5.07	6	25	113	144	5	25	3	33
Erving,	-	4	4.	4	-	375	379	3	-	2	6
Gill,	-	9	7.72	9	11	12	32	7	3	-	10
Greenfield,	7	1	7.66	8	34	1,512	1,554	6	12	10	28
Hawley,	4	1	4.15	5	2	1	8	4	-	-	4
Heath,	4	1	4.	4	14	-	18	3	10	-	13
Leverett,	4	10	5.78	14	3	13	30	12	3	-	15
Leyden,	-	9	8.65	9	6	-	15	9	-	-	9
Monroe,	-	4	-	10	-	-	-	-	-	-	-
Montague,	6	4	7.12	10	20	451	481	7	10	8	25
New Salem,	6	6	4.94	6	12	41	59	5	-	5	5
Northfield,	-	8	5.61	8	15	170	183	6	11	3	20
Orange,	11	1	9.53	11	-	360	371	11	-	-	11
Rowe,	-	4	3.25	4	-	2	6	3	-	2	11
Shelburne,	-	5	4.94	5	1	500	506	5	-	-	5
Shutesbury,	8	2	6.75	10	29	17	56	7	10	-	17
Sunderland,	-	1	1.	1	3	60	64	1	2	-	3
Warwick,	7	1	7.	7	4	18	29	6	2	4	12
Wendell,	6	6	5.03	6	2	22	30	5	-	-	5
Whately,	-	6	4.25	6	21	496	523	5	17	6	28
Total,	80	100	143.45	179	251	4,739	5,169	147	108	50	305

* In Peabody and Lowell Almshouses. † In Ipswich Almshouse. ‡ In Peabody Almshouse. § In Marblehead Almshouse. ¶ Estimated.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Number Supported and Relieved—Continued.

TOWNS.	Population, 1875.	FULL SUPPORT.				Partial Support.	Vagrants.	Grand Aggregate for the year.	RECEIVING AID MARCH 1, 1875.			
		At the Alms-houses.	Out of the Almshouses.	General Aver- age.	Total.				Full Support.	Partial Sup- port.	Vagrants.	Total.
HAMPDEN COUNTY.												
Agawam.	2,248	1+	5	5.64	6	50	105	161	6	43	-	49
Blandford.	964	-	10	8.56	10	6	45	61	7	-	-	7
Brimfield.	1,201	11	1	8.3	12	25	237	274	7	20	-	27
Chester.	1,396	-	6	4.64	6	16	580	602	6	9	5	20
Chicopee.	10,335	1+	19	13.88	20	195	961	1,176	9	100*	10	119
Granville.	1,240	-	8	5.15	8	14	35	57	4	13	-	17
Holland.	334	-	6	4.9	6	-	-	6	5	-	-	5
Holyoke.	16,260	1+	18	13.98	19	238	1,225	1,482	16	46	8	70
Longmeadow.	1,467	-	10	7.91	10	16	66	92	6	12	-	18
Ludlow.	1,222	-	5	5.	5	24	242	271	5	23	-	28
Monson.	3,733	21	7	13.9	21	64	158	243	16	29	2	47
Montgomery.	304	-	7	3.25	7	4	-	11	7	-	-	7
Palmer.	4,572	10	2	6.3	12	47	1,108	1,167	8	-	3	11
Russell.	643	-	2	2.	2	4	152	158	2	1	4	7
Southwick.	1,114	-	6	5.11	6	7	93	106	4	4	-	8
Springfield.	31,053	193	17	64.41	209	1,482	7,396	9,087	86	647	23	766
Tolland.	452	-	2	2.	2	-	2	4	2	-	-	2
Wales.	1,020	-	7	6.27	7	5	82	94	7	-	4	11
Westfield.	8,431	12	5	16.36	17	49	1,742	1,808	17	40	19	76
West Springfield.	3,739	1+	4	4.95	5	24	95	124	5	15	-	20
Wilbraham.	2,576	-	11	9.81	10	23	280	313	9	12	-	21
Total.	94,304	251	150	200.32	400	2,293	14,604	17,297	234	1,014	78	1,326
HAMPSHIRE COUNTY.												
Amherst.	3,987	8	3	10.27	11	24	300	341	9	6	-	15
Belchertown.	2,315	16	2	15.46	18	17	87	122	10	17	4	37

PAUPER ABSTRACT.

	746	11	8.26	11	425	3,861	4,457	147	184	27	358
Chesterfield,	9	11	8.26	11	4	22	37	9	5	—	9
Cumington,	916	2	1.56	2	6	37	45	1	1	—	8
Easthampton,	3,972	3	3	3	107	199	309	3	44	3	60
Enfield,	1,065	2	3.37	4	3	58	63	3	—	—	3
Goshen,	349	4	3.62	4	—	21	25	3	—	—	5
Granby,	812	4	2.49	4	1	64	69	4	1	—	5
Greenwich,	606	3	4.75	5	7	71	83	4	2	—	6
Hadley,	2,125	11	9.48	11	22	82	115	10	22	—	32
Hatfield,	1,600	6	5.25	6	17	163	191	5	11	—	16
Huntington,	1,095	3	3	3	32	280	316	3	14	—	17
Middlefield,	603	6	6	6	8	48	62	6	5	—	11
Northampton,	11,108	12	12.18	16	74	1,476	1,566	13	18	10	41
Pelham,	633	4	4	4	9	19	32	4	6	1	11
Plainfield,	481	3	3	3	3	6	12	3	1	—	4
Prescott,	493	3	6.21	3	2	6	16	6	—	—	6
South Hadley,	3,370	5	3.77	5	20	329	354	4	10	—	18
Southampton,	1,050	6	5.79	6	2	35	43	6	—	2	8
Ware,	4,142	15	10.63	17	60	381	458	14	20	1	35
Westhampton,	555	2	1.5	2	7	4	13	2	2	—	4
Williamsburg,	2,029	19	14.31	19	—	145	164	17	—	—	17
Worthington,	818	3	2.67	3	—	29	32	2	—	—	2
Total,	44,821	61	139.56	171	425	3,861	4,457	147	184	27	358
MIDDLESEX COUNTY.											
Acton,	1,708	4	5.16	6	4	410	420	5	3	2	10
Arlington,	3,906	2	2	2	4	556	562	2	1	6	9
Ashby,	962	9	8.53	9	1	5	15	8	—	—	8
Ashland,	2,211	15	14.68	15	29	123	167	13	29	—	42
Ayer,	1,872	—	4.67	5	10	870	885	4	10	5	19
Bedford,	900	8	6.12	8	—	175	183	5	—	4	9
Belmont,	1,937	—	—	—	25	30	55	—	25	3	28
Billerica,	1,831	14	11.38	15	10	435	460	10	—	—	10
Boxborough,	318	—	4	4	—	14	18	4	—	—	4
Burlington,	650	6	5.37	6	6	219	231	6	3	—	8
Cambridge,	47,838	194	119.64	222	5,000	4,260	9,482	149	1,200*	11	1,360
Charlisle,	548	—	4.88	6	1	172	179	4	—	—	4
Chelmsford,	2,372	8	10.28	11	10	466	487	11	7	3	21
Concord,	2,676	7	8.14	9	14	536	559	8	14	4	26

* Approximate.

† In Springfield Almshouse.

† In Amherst Almshouse.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Number Supported and Relieved—Continued.

TOWNS.	Population, 1875.	FULL SUPPORT.				Partial Support.	Vagrants.	Grand Aggregate for the year.	RECEIVING AID MARCH 1, 1876.			
		At the Alms-houses.	Out of the Alms-houses.	General Aver- age.	Total.				Full Support.	Partial Sup- port.	Vagrants.	Total.
MIDDLESEX COUNTY—Con.												
Dracut,	1,116	16	1	10.36	17	21	195	233	11	6	1	17
Dunstable,	452	-	2	2.	2	6	76	84	2	-	-	2
Everett,	3,651	-	3	-	-	34	178	212	-	18	-	18
Frammingham,	5,167	12	3	9.68	15	28	376	419	10	4	8	22
Groton,	1,908	12	4	9.63	16	17	285	288	9	6	-	14
Holliston,	3,398	15	5	11.61	20	10	167	197	17	2	3	22
Hopkinton,	4,503	21	3	18.87	24	109	237	370	19	82	-	101
Hudson,	3,493	11	2	9.49	13	47	180	238	9	16	3	28
Lexington,	2,605	12	2	8.73	14	18	258	290	10	-	1	11
Lincoln,	834	-	4	4.	4	6	123	132	4	6	-	9
Littleton,	950	3	1	3.	3	11	255	269	3	10	-	16
Lowell,	49,688	123	28	98.4	151	1,191	3,776	5,118	109	635	11	655
Malden,	10,843	29	6	22.42	34	398	1,340	1,772	24	250	9	283
Marlborough,	8,424	19	2	15.07	21	239	459	719	19	133	3	165
Maynard,	1,963	11	1	25	1	3	193	197	1	1	2	4
Medford,	6,627	18	4	13.02	22	115	756	893	17	42	-	69
Melrose,	3,990	31	7	9.5	10	54	217	281	10	48	3	61
Natick,	7,419	11	2	6.41	13	110	1,158	1,281	9	89	17	111
Newton,	16,105	17	7	18.31	24	67	1,914	2,005	17	61	13	86
North Reading,	979	8	-	7.78	8	12	381	401	7	1	2	10
Pepperell,	1,927	22	-	13.71	22	16	169	207	15	12	-	27
Reading,	3,186	6	1	5.06	7	40	1,248	1,265	6	29	-	47
Sherborn,	999	8	3	6.41	8	15	247	270	7	3	-	10
Shirley,	1,332	-	3	3.	3	7	195	205	3	-	3	6
Somerville,	21,668	124	6	8.11	130	1,329	1,393	2,738	9	778	3	790
Stonham,	4,984	4	6	8.72	12	98	480	549	11	40	3	60
Stow,	1,022	4	1	4.19	5	4	380	398	16	1	2	8

PAUPER ABSTRACT.

	10	10	6.73	10	8	286	7	7	3,750	168	4,633
Sudbury,	1,177	10	-	6.73	10	8	286	7	7	168	4,633
Tewksbury,	1,997	7	8.	8.	8	13	99	8	12	-	14
Townsend,	2,196	7	6.25	6.25	7	24	87	6	12	2	20
Tyngsborough,	685	4	3.1	3.1	5	1	144	3	5	5	8
Wakefield,	5,349	21	16.82	16.82	24	173	644	16	56	-	72
Waltham,	9,967	14	11.33	11.33	20	204	985	14	103	8	125
Watertown,	6,099	17	11.93	11.93	18	89	682	13	25	-	38
Wayland,	1,766	2	2.	2.	2	-	170	2	-	3	5
Westford,	1,933	13	7.47	7.47	15	14	608	13	6	-	19
Weston,	1,282	5	6.	6.	5	11	273	5	-	-	5
Wilmington,	879	12	11.13	11.13	13	2	280	8	7	8	23
Winchester,	3,099	14	7.2	7.2	9	17	1,060	7	7	7	14
Woburn,	9,568	26	21.01	21.01	35	159	831	23	62	4	89
Total,	284,102	802	648.57	648.57	972	9,833	30,410	715	3,750	168	4,633
NANTUCKET COUNTY.											
Nantucket,	3,201	56	50.29	50.29	61	224	-	50	224	-	274
NORFOLK COUNTY.											
Bellingham,	1,247	9	7.33	7.33	9	10	254	9	-	3	12
Braintree,	4,156	12	14.95	14.95	19	93	375	12	58	-	70
Brookline,	6,675	-	3.	3.	3	97	498	3	70+	1	74
Canton,	4,192	14	10.19	10.19	18	21	1,264	11	9	10	30
Cohasset,	2,197	6	10.2	10.2	12	53	1,022	11	47	-	68
Dedham,	5,756	18	19.61	19.61	24	170	1,639	20	100*	16	136
Dover,	650	-	2.75	2.75	3	3	92	3	2	-	5
Foxborough,	3,168	13	9.37	9.37	14	34	423	8	20	-	28
Franklin,	2,983	10	11.27	11.27	14	18	541	10	18+	12	37
Holbrook,	1,726	-	3.	3.	3	21	111	3	18+	3	26
Hyde Park,	6,316	-	9.93	9.93	14	36	690	12	28	8	48
Medfield,	1,163	6	7.	7.	7	7	587	7	7	-	14
Medway,	4,242	14	11.38	11.38	18	64	801	13	23	2	38
Milton,	2,738	3	6.38	6.38	7	36	730	7	24	4	35
Needham,	4,548	6	7.61	7.61	9	31	928	9	8	-	17
Norfolk,	920	-	1.	1.	1	6	284	1	5	-	6
Norwood,	1,749	-	.05	.05	1	36	694	-	23	6	29

* Approximate.
 † In Stow Almshouse.
 ‡ In Charlestown Almshouse.

† Estimated.
 ‡ In Malden and Charlestown Almshouses.

* Approximate.
 ‡ In Cambridge Almshouse.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Number Supported and Relieved—Continued.

TOWNS.	Population, 1875.	FULL SUPPORT.				RECEIVING AID MARCH 1, 1875.						
		At the Alms-houses.	Out of the Almshouses.	General Aver-age.	Total.	Full Support.	Partial Sup-port.	Vagrants.	Total.			
NORFOLK COUNTY—Con.												
Quincy, . . .	9,155	18	7	20.44	24	60	1,133	1,217	21	40*	5	66
Randolph, . .	4,064	14	5	13.54	19	116	611	746	15	35	3	53
Sharon, . . .	1,330	4	2	6.	6	28	425	439	6	28	2	36
Stoughton, . .	4,842	20	1	12.01	21	77	612	710	10	49	8	67
Walpole, . . .	2,290	3	4	3.89	7	16	1,670	1,693	7	16	12	35
Weymouth, . .	9,819	25	11	24.92	36	142	653	831	28	116	7	151
Wrentham, . .	2,395	18	5	15.7	23	21	413	457	13	15	8	36
Total, . . .	88,321	213	103	231.52	312	1,196	14,806	16,314	239	758	110	1,107
PLYMOUTH COUNTY.												
Abington, . .	3,241	11	4	10.87	14	30	308	352	11	30	1	42
Bridgewater, .	3,969	10	2	8.34	12	15	380	407	7	11	2	20
Brockton, . .	10,578	20	2	11.61	22	62	718	790	16	19	6	41
Carver, . . .	1,127	3	3	4.08	6	7	103	116	6	6	—	10
Duxbury, . .	2,245	13	2	12.48	15	46	137	198	13	27	4	44
East Bridgewater,	2,808	11	1	7.11	12	20	—	32	6	9	—	15
Halifax, . . .	568	—	4	3.25	4	—	81	85	4	—	—	4
Hanover, . . .	1,801	8	2	7.09	10	34	103	147	9	25	3	37
Hanson, . . .	1,265	11	2	7.14	12	27	127	166	7	—	—	7
Hingham, . . .	4,654	22	2	20.36	24	28	314	368	21	15	—	36
Hull, . . .	316	2	—	1.15	2	7	—	9	2	7	—	9
Kingston, . . .	1,569	6	3	6.49	9	7	92	108	6	1	—	7
Lakeville, . .	1,081	—	4	2.34	4	7	132	163	2	5	—	7
Marion, . . .	1,862	—	9	7.66	9	—	90	99	—	—	—	8
Marsfield, . .	1,817	9	—	7.74	9	5	76	80	—	—	2	10
Mattapoisett, .	1,561	15	1	13.77	16	23	134	173	12	17	—	29

PAUPER ABSTRACT.

Middleborough,	5,023	27	4	21.92	31	98	454	583	29	84	1	114
Pembroke,	1,399	11	1	8.25	12	21	113	146	8	15	1	23
Plymouth,	6,370	31	9	28.90	39	114	285	418	25	74	3	102
Plymouth,	755	4	-	4.	4	6	88	98	4	3	-	7
Rochester,	1,001	10	2	8.57	12	10	145	167	8	10	-	18
Rockland,	4,203	2	3	3.32	5	188	118	281	5	99	-	104
Scituate,	2,463	-	4	3.77	4	36	24	-	3	19	-	22
South Abington,	1,818	-	-	-	-	-	-	-	-	-	-	-
South Scituate,	2,456	8	3	8.24	11	25	72	106	8	17	2	27
Wareham,	2,874	15	2	10.51	15	23	240	278	13	14	2	29
West Bridgewater,	1,753	2	1	1.39	3	3	59	65	1	2	-	3
Total,	69,362	251	70	230.35	316	782	4,391	5,489	241	508	26	775
SUFFOLK COUNTY.												
Boston,	341,919	941	408	732.04	1,348	19,747	1,694†	22,789	911	4,700	343	5,954
Chelsea,	20,737	-	14	13.	14	807	1,148	1,969	14	465	8	487
Revere,	1,603	2‡	3	5.	5	16	103	124	5	16	1	22
Winthrop,	627	-	-	-	-	7	-	7	-	1	-	1
Total,	364,886	943	425	750.04	1,367	20,577	2,945	24,889	930	5,182	352	6,464
WORCESTER COUNTY.												
Ashburnham,	2,141	20	-	17.29	20	78	251	349	18	30†	1	49
Athol,	4,134	11	1	7.5	12	25	239	276	6	9	2	17
Auburn,	1,233	-	5	3.3	5	13	241	259	3	7	3	13
Barre,	2,460	20	1	17.34	21	32	141	194	16	27	2	43
Berlin,	987	-	2	2.	2	4	106	112	2	-	-	4
Blackstone,	4,640	14	2	11.14	16	148	497	681	12	106	1	119
Bolton,	987	7	1	5.91	8	7	88	103	7	7	1	14
Boylston,	895	7	-	6.	7	6	105	118	7	7	-	19
Brookfield,	2,660	14	4	14.46	18	15	415	448	3	8	3	14
Charlton,	1,852	10	-	5.73	10	16	323	349	6	7	3	16
Clinton,	6,781	1	11	6.86	12	48	450†	510	11	48	-	59
Dana,	760	5	-	8.	5	29	63	97	4	23	-	27
Douglas,	2,202	9	3	8.	12	-	394	406	9	-	10	19
Dudley,	2,553	6	-	3.27	6	8	111	125	3	-	-	3

* Estimated.

† At Temporary House; 64,660 more at police stations.

‡ Approximate.

§ In Peabody Almshouse.

APPENDIX TO SECRETARY'S REPORT.

TABLE I.—Number Supported and Relieved—Concluded.

TOWNS.	Population, 1878.	FULL SUPPORT.				RECEIVING AID MARCH 1, 1876.						
		At the Almshouses.	Out of the Almshouses.	General Average.	Total.	Partial Support.	Vagrants.	Grand Aggregate for the year.				
									Full Support.	Partial Sup- port.	Vagrants.	
WORCESTER COUNTY—Con.												
Fitchburg,	12,280	50	7	26.83	57	408	1,713	2,178	33	229	8	270
Gardner,	3,730	21	2	10.96	22	36	466	524	13	24	—	37
Grafton,	4,442	6	5	7.79	11	108	821	940	10	45	5	60
Hardwick,	1,922	14	—	8.22	14	22	65	101	7	3	—	10
Harvard,	1,304	19	—	16.51	21	19	136	176	16	16	—	32
Holden,	2,180	14	—	12.73	14	31	62	107	10	3	—	13
Hubbardston,	1,440	8	1	6.46	9	15	98	120	8	10	—	18
Lancaster,	1,957	16	3	10.9	18	29	299	346	11	4	1	16
Leicester,	2,770	9	3	6.51	12	36	832	880	5	10	4	19
Leominster,	6,201	13	—	9.33	13	15	684	612	9	9	—	22
Lynnburg,	1,163	10	1	7.83	11	14	140	165	8	7	—	15
Mendon,	1,176	—	4	8.23	4	15	150	169	4	7	6	17
Milford,	9,818	34	8	30.87	42	350	470	862	38	331	2	371
Millbury,	4,529	11	1	7.95	12	42	545	609	9	17	5	31
New Braintree,	606	—	4	3.5	4	6	19	29	4	4	—	8
Northborough,	1,398	3	2	3.31	5	14	165	184	4	14	5	23
Northbridge,	4,030	10	1	9.23	11	47	330	386	9	27	3	39
North Brookfield,	3,749	4	2	4.85	6	83	104	193	4	28	—	30
Oakham,	873	—	11	8.46	11	4	99	114	8	—	—	8
Oxford,	2,938	12	4	10.05	16	56	326	398	16	41	1	68
Paxton,	600	7	2	7.78	9	—	83	92	7	—	—	7
Peterham,	1,203	10	—	7.73	10	15	41	66	9	15	4	28
Phillipston,	666	—	2	1.13	2	6	20	28	2	6	—	8
Princeton,	1,063	9	—	7.54	9	5	71	85	8	4	2	14
Royalston,	1,260	7	5	8.57	12	2	170	184	9	—	—	9
Rutland,	1,090	6	—	6	6	5	63	74	6	—	—	6
Shrewsbury,	1,624	6	3	7.01	8	16	299	283	7	16	9	32

PAUPER ABSTRACT.

	1,986	—	3	3.	3	34	686	725	3	13	11	27
Southborough,	1,986	—	3	14.41	18	56	387	961	17	30	5	62
Southbridge,	5,740	17	1	12.34	20	42	729	791	8	6	4	62
Spencer,	5,451	17	3	5.	5	14	138	157	5	3	—	18
Stirling,	1,569	4	1	5.45	7	14	162	183	6	5	2	8
Sturbridge,	2,213	7	—	7.53	10	42	112	164	8	21	—	13
Sutton,	3,051	9	1	10.82	17	55	413	485	16	24	5	29
Templeton,	2,764	12	6	9.9	10	28	63	99	10	12	5	44
Upton,	2,125	9	1	11.41	17	46	544	607	12	27	6	27
Uxbridge,	3,029	15	2	6.97	12	17	812	841	9	17	—	39
Warren,	3,260	11	1	8.	8	29	647	694	8	12	3	20
Webster,	5,064	4	4	8.71	12	20	519	551	7	1	—	8
Westborough,	5,140	11	1	15.75	39	45	530	614	35	28	4	67
West Boylston,	2,902	—	39	2.53	3	9	425	437	2	9	5	16
West Brookfield,	1,903	3	—	6.96	10	20	323	353	9	4	—	13
Westminster,	1,712	8	2	10.06	13	20	300*	333	8	—	6	14
Winchendon,	3,762	12	1	50.71	122	2,311	4,315	6,748	57	1,038	14	1,109
Worcester,	49,317	103	19									
Total,	210,295	665	186	554.75	849	4,628	22,670	28,147	600	2,395	155	3,160

NOTE.—The aggregate of persons fully supported within the year, as appears by the foregoing table, is 6,646, which should be diminished by 57 for persons reported in more than one town during the year. The aggregate of partial support is 56,591, in which there are probably not less than 8,000 duplications. From the aggregate of these two classes must be deducted 615 for persons who are reported as having received full support one part of the year, and partial support another part of the year. And from the grand aggregate of all classes supported, a very large deduction should be made for the numerous reappearances of tramps in different towns during the year. But when allowance is made for all these duplications, it still remains that the number of persons relieved or supported is considerably larger than for any previous year. The returns also show a total of 27,224 persons receiving aid on the 1st of March last; viz., 4,736 full support, 21,263 partial support, and 1,225 vagrants or travellers. The partial support figure is made up of estimates to some extent, and the aggregate is most likely too large.

* Approximate.

APPENDIX TO SECRETARY'S REPORT.

TABLE II.—County Summary of Town Pauper Returns, 1875.

PART I—COST OF SUPPORT AND RELIEF.

COUNTIES.	Population, 1875.	COST OF FULL SUPPORT.			Cost of Partial Support.	Overseers' Salaries and Miscellaneous Expenses.	Aggregate Expenses.	Amounts Returned.	Net Cost of Pauper Support.
		At the Almshouses.	Out of the Almshouses.	Total.					
Barnstable,	32,144	\$15,265 62	\$3,803 69	\$19,069 31	\$17,086 77	\$1,876 80	\$38,032 98	\$1,010 29	\$37,022 59
Berkshire,	69,270	6,182 31	16,369 54	22,551 85	11,988 66	1,501 24	36,041 75	- 1,399 72	34,642 03
Bristol,	131,087	35,229 88	12,563 86	47,793 74	70,641 09	4,033 83	122,468 66	14,798 97	107,669 69
Dukes,	4,071	1,248 00	3,768 38	5,016 38	1,725 05	93 69	6,835 12	54 24	6,780 88
Essex,	223,342	68,316 54	26,859 59	95,176 13	81,609 59	12,292 20	189,077 92	18,992 71	170,085 21
Franklin,	33,696	7,460 69	11,759 86	19,220 55	6,443 05	1,069 45	26,733 05	1,000 60	25,732 39
Hampden,	94,304	14,020 86	18,691 13	32,911 99	29,591 93	6,216 95	68,720 87	6,546 88	62,173 99
Hampshire,	44,821	4,874 68	14,225 10	19,099 78	9,116 32	920 08	29,136 18	1,573 20	27,562 98
Middlesex,	284,102	85,964 82	27,987 50	113,852 32	73,133 73	12,090 64	199,076 69	12,694 77	186,391 92
Nantucket,	3,201	3,304 00	800 00	4,104 00	2,400 00	800 00	7,304 00	308 00	6,996 00
Norfolk,	88,321	23,465 87	16,857 12	40,322 99	26,102 27	5,057 87	71,483 13	4,419 08	67,064 05
Plymouth,	69,362	21,545 80	10,406 71	31,952 51	22,930 39	3,237 25	58,120 15	4,744 53	53,375 62
Suffolk,	364,886	61,211 69	97,233 45	158,445 14	110,048 90	21,109 82	284,903 86	33,199 11	251,404 75
Worcester,	210,295	71,965 87	21,148 72	93,114 59	43,817 47	10,294 73	147,226 79	11,712 46	135,514 33
State,	1,651,902	\$120,056 63	\$27,574 65	\$397,631 28	\$306,033 22	\$80,694 55	\$1,281,861 05	\$112,444 02*	\$1,172,410 43

* Includes \$34,866.25 from State and \$77,576.27 from towns.

PAUPER ABSTRACT.

TABLE II.—*County Summary of Town Pauper Returns, 1875.*
PART II.—NUMBERS SUPPORTED AND RELIEVED.

COUNTIES.	FULL SUPPORT.				Partial Support.	Vagrants.	Grand Aggregate for the year.	RECEIVING AID MARCH 1, 1875.			
	At the Alms-houses.	Out of the Almshouses.	General Aver- age.	Total.				Full Support.	Partial Sup- port.	Vagrants.	Total.
Barnstable,	141	31	145.71	170	852	311	1,333	146	711	13	870
Berkshire,	63	159	161.75	219	769	6,234	7,222	173	416	52	641
Bristol,	546	92	345.33	635	9,561	13,209	23,405	413	2,747	54	3,214
Dukes,	9	31	34.45	40	53	-	93	33	52	-	85
Essex,	794	172	613.26	955	6,147	19,128	25,230	688	3,214	140	4,022
Franklin,	80	100	143.45	179	251	4,739	5,169	147	108	50	305
Hampden,	251	150	200.32	400	2,293	14,604	17,297	234	1,014	78	1,326
Hampshire,	61	110	139.56	171	425	3,861	4,567	147	184	27	358
Middlesex,	802	172	648.57	972	9,833	30,410	41,215	715	3,750	108	4,633
Nantucket,	56	5	50.29	61	224	-	285	50	224	-	274
Norfolk,	213	103	231.52	312	1,196	14,806	16,314	239	758	110	1,107
Plymouth,	251	70	230.35	316	782	4,391	5,489	241	508	26	775
Suffolk,	943	425	750.04	1,367	20,577	2,945†	24,889	930	5,182	352	6,464
Worcester,	665	186	554.75	849	4,628	22,670	28,147	600	2,395	155	3,150
State,	4,875	1,806*	4,249.35	6,646	56,591	137,308	200,545	4,736	21,263	1,225	27,224

* Includes 35 who were also supported part of the year in almshouses.

† Besides 64,680 "lodgers" at police stations in Boston.

APPENDIX TO SECRETARY'S REPORT.

TABLE II.—County Summary of Town Pauper Returns, 1875.

PART III.—AVERAGES, SEX, SETTLEMENT.

COUNTIES.	FULL SUPPORT AVERAGES FOR THE YEAR.						SEX OF PERSONS AIDED OR SUPPORTED.				SETTLEMENT OF PERSONS AIDED OR SUPPORTED.				
	ALL CLASSES.			INSANE PERSONS.			FULL SUPPORT.		PARTIAL SUPPORT.		FULL SUPPORT.		PARTIAL SUPPORT.		
	Total.	Supported in Almshouses.	Supported out of Almshouses.	Supported in Hospitals.	Supported out of Hospitals.	Male.	Female.	Male.	Female.	In the Towns reporting.	Other Towns.	In the Towns reporting.	Other Towns.	State Paupers.	
Barnstable, .	145.71	118.73	26.98	14.7	23.37	80	90	352	500	161	2	7	721	103	28
Berkshire, .	161.75	42.09	119.66	13.93	11.7	116	103	350	419	197	10	12	445	47	277
Bristol, .	345.33	279.96	65.37	60.71	21.23	333	302	1,384	1,911	528	14	93	4,253	701	4,607
Dukes, .	34.45	7.6	26.85	4.48	1.64	19	21	23	30	40	—	—	50	3	—
Essex, .	613.26	481.92	131.34	104.95	82.02	549	406	1,284	1,723	826	29	100	3,927	926	694
Franklin, .	143.45	69.4	74.05	19.10	11.67	85	94	119	132	174	4	1	161	43	47
Hampden, .	200.32	84.71	115.61	32	21.8	208	192	939	1,052	262	28	110	835	259	1,199
Hampshire, .	139.56	48.1	91.46	21.72	13.62	72	99	213	212	165	4	2	262	66	97
Middlesex, .	648.57	506.71	141.86	104.62	61.59	582	380	4,792	4,995	844	34	94	2,924	875	6,034
Nantucket, .	50.29	46.47	3.82	3.62	4	29	32	94	140	57	—	—	190	34	—
Norfolk, .	231.52	147.2	84.32	64.35	15.42	182	130	453	646	290	9	13	842	186	168
Plymouth, .	230.35	180.06	50.29	32.19	32.72	176	140	349	433	310	5	1	601	144	87
Suffolk, .	750.04	437.93	312.11	310.11	131	863	604	7,289	13,288	1,242	28	97	9,671	2,086	8,820
Worcester, .	554.75	428.73	126.02	62.66	74.30	457	392	2,186	2,443	752	23	74	2,680	570	1,368
State, .	4,249.35	2,879.61	1,369.74	849.34	376.29	3,751*	2,895	19,816	27,924	5,848	190	606	27,172	6,043	23,376

* Includes 16 not classified.

† Excludes 8,861 not classified.

PAUPER ABSTRACT.

TABLE II.—County Summary of Town Pauper Returns, 1875.

PART IV.—LUNATICS, IDIOTS, CHILDREN.

COUNTIES.	INSANE PERSONS FULLY SUPPORTED BY TOWNS.						IDIOTS FULLY SUPPORTED.		CHILDREN UNDER SIXTEEN YEARS OF AGE.				REMAINING FOR FULL SUPPORT MARCH 31, 1875.		
	Male.	Female.	Total.	At the Hospitals.	In the Almshouses.	In Private Families.	Remain- ing Mch. 31, 1875.	For the year.	Remain- ing Mch. 31, 1875.	Partially Sup- ported.	Fully Supported.	Rec'd Full Sup- port Mar. 31, 75.	In the Almshouses.	Out of the Almshouses.	Total.
Barnstable, .	16	27	43	18	25	—	38	20	20	300	18	12	119	27	146
Berkshire, .	13	19	32	21	3	9	27	33	31	129	37	24	45	120	165
Bristol, .	49	64	113	85	28	3	92	27	23	3,280	144	72	316	70	3,350
Dukes, .	4	5	9	6	—	5	8	2	2	13	2	1	6	25	31
Essex, .	113	115	228	140	96	3	186	26	23	783	129	82	502	137	639
Franklin, .	17	20	37	24	11	3	31	16	13	89	6	11	80	65	145
Hampden, .	30	44	74	44	19	13	57	25	24	877	72	41	127	112	239
Hampshire, .	17	27	44	27	13	4	40	22	19	120	12	11	52	95	147
Middlesex, .	113	92	205	127	78	2	171	61	56	2,070	173	108	530	148	678
Nantucket, .	4	5	9	5	4	—	8	5	5	12	1	—	48	3	51
Norfolk, .	56	41	97	78	22	2	88	20	18	430	43	22	143	90	233
Plymouth, .	45	34	79	46	33	3	71	21	19	261	50	28	193	51	244
Suffolk, .	219	210	429	423	6	—	346	3	3	12,708	182	128	556	347	903
Worcester, .	78	89	167	88	79	7	125	63	52	2,318	125	75	443	150	593
State, .	774	792	1,566	1,127*	417	54	1,287	343	308	23,380	1,004	610	3,180	1,438	4,598

* Includes 33 supported part of the year elsewhere; viz., 28 in almshouses, and 4 in private families.

APPENDIX TO SECRETARY'S REPORT.

TABLE III.—General Statistics of Town Paupers.

YEARS—1862-1875.	FULL SUPPORT.			Average Number fully supported in Almshouses.	Expense in Almshouses as reported.	Average weekly cost in Almshouses.	Idiotic poor supported or relieved.	Insane poor supported or relieved.	Whole Number partially supported or relieved.*	Aggregate of all classes supported or relieved.	Total expenses of support and relief.
	Total.	Out of the Almshouses.	In the Almshouses.								
Ending Sept. 30, 1862, .	6,873	1,482	5,391	3,377	\$235,309 36	\$1 34	314	856	38,247	49,991	\$862,601 45
30, 1863, .	6,302	1,426	4,886	3,253	225,903 60	1 39	275	811	33,781	43,020	610,862 00
30, 1864, .	5,000†	1,075	3,925	2,886	253,682 25	1 70	360	833	21,000†	36,000†	546,847 15
30, 1865, .	5,316	1,162	4,154	2,896	259,751 57	1 73	379	925	27,136	44,488	610,728 73
30, 1866, .	5,715	1,160	4,555	2,984	306,889 37	1 98	380	974	24,335	52,628	746,169 68
30, 1867, .	5,862	1,236	4,626	2,960	331,708 30	2 15	436	1,124	28,014	57,497	758,360 46
30, 1868, .	5,708	1,187	4,519	3,010	370,381 25	2 37	469	1,207	28,461	66,404	832,501 65
30, 1869, .	5,633	1,221	4,412	3,004	351,300 84	2 27	418	1,268	23,529	57,187	837,018 40
30, 1870, .	5,533	1,329	4,204	2,753	364,613 32	2 55	427	1,320	23,874	64,870	854,609 56
30, 1871, .	5,523	1,438	4,085	2,680	374,685 92	2 64	397	1,404	23,775	65,209	884,529 07
30, 1872, .	5,311	1,472	3,839	2,580	373,249 43	2 77	342	1,263	23,765	62,286	906,819 40
30, 1873, .	5,768	1,603	4,165	2,579	371,189 90	2 77	308	1,411	27,070	78,491	980,404 16
30, 1874, .	6,056	1,704†	4,376	2,715	369,059 60	2 63	348	1,492	35,074	140,213	1,137,060 91
Mar. 31, 1875, .	6,646	1,806†	4,875	2,879	420,066 63	2 81	343	1,566	56,891	200,545	1,172,416 43

† Estimated.

* These figures, since 1866, exclude the "lodgers" at the Boston station houses.

† Of these, 54 in 1874 and 36 in 1875 also appear in the almshouses.

CHILDREN IN ALMSHOUSES.

TABLE IV.—*Children in the Almshouses of Massachusetts, March 31, 1875.*

[Secretary's Report, pages 105-110.]

AGE OF CHILDREN.	LENGTH OF TIME IN THE ALMSHOUSE.													Totals by ages of chil- dren.
	Not over six months.	Six to twelve months.	One to two years.	Two to three years.	Three to four years.	Four to five yrs.	Five to six yrs.	Six to seven yrs.	Seven to eight years.	Eight to nine years.	Nine to ten yrs.	Ten to eleven years.	More than eleven years.	
Infants,	24	14	3	1	1	1	1	1	1	1	1	1	1	41
Two years,	11	12	13	7	6	1	1	1	1	1	1	1	1	43
Three years,	12	7	5	6	6	3	1	1	1	1	1	1	1	35
Four years,	6	10	7	6	1	3	1	1	1	1	1	1	1	33
Five years,	16	9	7	2	2	5	4	1	1	1	1	1	1	49
Six years,	15	8	5	2	1	2	1	3	2	1	1	1	1	37
Seven years,	12	11	5	3	2	3	4	1	2	1	1	1	1	43
Eight years,	10	10	6	2	2	3	1	1	2	1	1	1	1	33
Nine years,	10	10	10	4	3	3	5	2	2	1	2	1	1	51
Ten years,	7	1	9	3	1	1	2	1	2	1	2	1	1	28
Eleven years,	8	7	10	3	6	3	3	2	2	1	1	1	1	42
Twelve years,	4	5	5	3	1	2	1	1	1	1	1	2	1	24
Thirteen years,	6	6	6	2	1	1	4	1	1	1	1	1	1	30
Fourteen years,	5	5	5	2	2	3	1	4	1	1	2	1	1	28
Fifteen years,	5	5	4	1	1	2	2	1	3	2	2	1	1	26
Sixteen years,	3	1	3	3	1	1	3	1	1	1	1	1	1	15
Totals by years in almshouse,	149	121	103	62	26	28	31	18	9	6	7	5	3	558

APPENDIX TO SECRETARY'S REPORT.

THE STATE POOR.
TABLE V.—Persons supported by the State in various Institutions for the official years 1874 and 1875.

[Secretary's Report, pages 111-116.]

INSTITUTIONS.	Tewksbury Almshouse.	Bridgewater Workhouse.	Monson Institution.	Worcester Hospital.	Taunton Hospital.	Northampton Hospital.	Aggregate.
1874.							
Remaining October 1, 1873,	762	347	413	48	76	247	1,893
Persons admitted during the year,	2,260	456	218	199	293	130	3,019
Whole number within the year,	3,005	798	613	245	368	376	4,777
Remaining October 1, 1874,	805	364	409	82	123	291	2,079
Cost of support,	\$32,168 99	\$43,944 88	\$44,092 83	\$10,241 80	\$20,755 67	\$51,782 62	\$262,986 79
1875.							
Remaining October 1, 1874,	805	364	409	82	123	291	2,079
Persons admitted during the year,	2,067	536	251	169	280	74	2,828
Whole number within the year,	2,849	889	635	249	404	365	4,732
Remaining October 1, 1875,	792	388	449	42	135	262	2,068
Cost of support,	\$33,909 56	\$39,268 59	\$41,792 18	\$14,871 00	\$27,515 26	\$52,571 98	\$269,928 57

NOTE.—The foregoing table has reference solely to adult state paupers and children who came upon the State for support. The figures relating to Bridgewater do not include persons remaining for whom settlements were found; viz., 11 at the end of 1874, and 34 at the end of 1875. Those relating to Monson do not include truant children sent to the Primary School from towns, nor children in the custody of this Board but temporarily at the School. From the aggregates for each of the institutions, as well as from the general aggregate, deductions have been made for many duplicates and transfers, the intent being to reduce the figures in all cases to actual persons. The cost of support at the lunatic hospitals is the sum paid from the treasury on State account; at Tewksbury and Bridgewater the figure represents the current expenses diminished by payments into the public treasury on account of work done; while for Monson the current expenses have been diminished by payments on account of labor and for the board of trunks. From the respective totals of Cost a deduction should be made of \$7,285.63 in 1874, and of \$16,092.16 in 1875, collected and paid into the State Treasury by the General Agent for the board of persons at Tewksbury, Bridgewater, and the lunatic hospitals.

STATE PAUPERS.

TABLE VI.—Average Number of State Paupers in Institutions for a Period of Years.

YEARS.	Towksbury.	Monson.	Bridgewater.	Rainford.	Worcester.	Taunton.	Northampton.	Totals.
1854,	705	354	382	168	90	60	-	1,859
1855,	838	633	541	206	70	50	-	2,438
1856,	831	706	557	220	100	80	-	2,594
1857,	770	640	597	250	139	86	-	2,562
1858,	940	823	770	236	172	153	-	3,174
1859,	779	581	604	171	184	181	165	2,676
1860,	668	570	579	169	154	202	195	2,537
1861,	900	590	631	165	168	238	219	2,911
1862,	913	649	708	155	184	276	271	3,156
1863,	737	601	608	116	184	258	247	2,750
1864,	733	557	560	88	145	212	232	2,527
1865,	732	605	582	68	106	173	225	2,591
1866,	717	543	482	101	143	162	251	2,399
1867,	757	628	331	1	138	142	262	2,259
1868,	731	646	408	-	95	167	262	2,309
1869,	710	500	412	-	74	164	248	2,108
1870,	724	442	335	-	52	147	237	1,937
1871,	749	388	385	-	44	133	230	1,929
1872,	759	373	372	-	37	113	227	1,881
1873,	816	367	332	-	50	95	248	1,908
1874,	881	413	403	-	63	117	284	2,161
1875,	844	417	435	-	68	145	274	2,183

NOTE.—The figures for Monson in the foregoing table exclude the truant children sent to the Primary School from towns, and also children committed by the courts to the custody of this Board and temporarily placed in the School. The figures for Bridgewater include all the inmates of the State Workhouse, because it is impossible to ascertain the average on account of persons for whom settlements were found. The totals include 100 for each of the years 1854, 1855 and 1856, and 80 for each of the years 1857 and 1858, supported at the South Boston Lunatic Hospital.

APPENDIX TO SECRETARY'S REPORT.

TABLE VII.—*Number of State Paupers remaining in Institutions at the close of official years named.*

YEARS.	Tewksbury.	Monson.	Bridgewater.	Rainford.	Worcester.	Taunton.	Northampton.	Totals.
1854,	669	500	503	189	151	-	-	-
1855,	928	688	449	218	128	120	-	2,531
1856,	703	713	585	230	141	139	-	2,511
1857,	751	638	598	253	119	150	-	2,509
1858,	822	565	525	212	86	139	176	2,525
1859,	635	495	494	159	87	175	153	2,197
1860,	628	519	481	147	130	196	221	2,322
1861,	974	596	764	163	156	243	216	3,112
1862,	776	596	560	124	189	271	232	2,748
1863,	633	570	536	144	175	238	248	2,544
1864,	649	620	485	35	116	186	216	2,307
1865,	637	541	482	121	91	152	235	2,259
1866,	707	561	311	21	129	147	272	2,148
1867,	686	657	341	-	101	153	271	2,209
1868,	636	540	425	-	96	181	264	2,142
1869,	690	397	364	-	51	145	234	1,881
1870,	655	363	337	-	35	124	209	1,723
1871,	639	408	397	-	29	91	215	1,779
1872,	674	381	308	-	25	85	230	1,703
1873,	762	429	347	-	48	76	247	1,909
1874,	805	409	375	-	82	128	291	2,090
1875,	792	449	422	-	42	135	262	2,102

NOTE.—The figures for Monson in the foregoing table exclude truant children sent to the Primary School from towns, and also children committed by the courts to the custody of this Board and temporarily placed in the School. Those for Bridgewater include all the inmates of the State Workhouse: for the year 1874 a deduction of 11, and for 1875 a deduction of 34, might be made on account of persons for whom settlements have been found, but it is impossible to give accurate figures of a corresponding character for previous years.

PERSONS REMOVED.

TABLE VIII.—Names of Persons sent out of the State by the General Agent under chapter 83, Acts of 1860.

DATE.	NAME.	WHERE SENT.	EXPENSES.
1874.			
Oct. 3,	Burrill, Charles (colored),	New York,	\$4 00
5,	Miller, Joseph,	"	4 00
5,	White, Fanny,	Philadelphia, Penn.,	6 25
5,	Alexander, William,	New York,	4 00
6,	Cully, Patrick,	Ireland,	} 20 50
6,	Cully, Catherine,	"	
7,	Lordon, William,	New York,	4 00
7,	Strong, William,	Providence, R. I.,	1 35
9,	Lester, Matthew,	Philadelphia, Penn.,	7 25
13,	Finch, James,	England,	} Free.
13,	Finch, Maria,	"	
13,	Finch, Louisa,	"	
13,	Finch, Anna,	"	
13,	Finch, Ellen,	"	
13,	Waldron, Thomas,	Ireland,	15 00
13,	Barnes, James E.,	Augusta, Me.,	2 00
15,	Barron, Selena,	Montreal, Can.,	} 33 00
15,	Barron, Lizzie,	"	
15,	Barron, Racie,	"	
15,	Barron, Asa,	"	
15,	Barron, Mary,	"	
16,	Burnham, Maud,	Manchester, N. H.,	} 1 50
16,	Burnham, Charles W.,	"	
16,	Leavitt, Thomas,	Portland, Me.,	1 50
20,	Linnehan, John,	Ireland,	*4 00
22,	Marr, Dennis C.,	St. John, N. B.,	5 50
23,	Wilson, Henry,	New York,	4 00
24,	Wilcox, John,	Halifax, N. S.,	9 00
24,	Reno, Thomas,	"	} 31 50
24,	Reno, Levenia,	"	
24,	Reno, Emma M.,	"	
24,	Reno, James,	"	
24,	Reno, Bessie,	"	
24,	Reno, Florence,	"	} 25 00
24,	Steward, Elizabeth,	Charlottetown, P. E. I.,	
24,	Steward, Lucy,	"	
24,	Steward, John H.,	"	
24,	Steward, Robert,	"	
26,	Curtis, Ellis M.,	Providence, R. I.,	1 35
27,	Dix, Eliza M.,	Manchester, N. H.,	} 3 00
27,	Dix, Frederick,	"	
27,	Dix, Frank,	"	} 4 00
27,	Wood, David,	New York,	
28,	Jones, Andrew,	Fall River, Mass.,	} 2 50
28,	Jones, Jennie,	"	
28,	Jones, Julia,	"	
28,	Jones, Charles,	"	} 4 00
29,	Taylor, John,	New York,	
29,	Hedley, George,	"	4 00
30,	Brown, Joseph,	Providence, R. I.,	1 35
Nov. 2,	Myers, Frederick,	New York,	4 00
2,	Breslin, Annie,	"	4 00
3,	Fisher, Mary,	"	4 00
3,	O'Brien, John,	"	4 00
5,	Newcott, Francis,	St. John, N. B.,	Free.
5,	Brooks, John,	Manchester, N. H.,	1 50
5,	Brady, Mary,	New York,	4 00

* Part fare.

APPENDIX TO SECRETARY'S REPORT.

Persons removed—Continued.

DATE.	NAME.	WHERE SENT.	EXPENSES.
Nov. 7,	Burnham, Annie, . . .	Portland, Me., . . .	\$0 50
11,	Harris, James, . . .	Bath, Me., . . .	2 00
11,	Campbell, Mary, . . .	New York, . . .	4 00
12,	Talbot, Sarah J., . . .	St. John, N. B., . . .	} Free.
12,	Talbot, Ulysses G., . . .	" " . . .	
12,	Talbot, William W., . . .	" " . . .	
12,	Blackmore, Charlotte, . . .	Truro, N. S., . . .	6 00
16,	Nelson, Winnie, . . .	Washington, D. C., . . .	7 50
16,	Stoughton, Fred A., . . .	New York, . . .	4 00
17,	Kelly, Thomas, . . .	" " . . .	4 00
17,	Stewart, James, . . .	Providence, R. I., . . .	} 2 70
17,	Stewart, Mary, . . .	" " . . .	
18,	Fitzgerald, Thomas, . . .	New Haven, Conn., . . .	4 50
19,	Lovelace, George, . . .	New York, . . .	4 00
19,	Myers, Joseph, . . .	Portland, Me., . . .	50
20,	Conway, Thomas, . . .	New York, . . .	4 00
20,	Flood, Thomas, . . .	Concord, N. H., . . .	2 00
23,	Hall, George, . . .	Providence, R. I., . . .	1 35
24,	Graves, Susan E., . . .	New York, . . .	4 00
24,	Reed, Thomas, . . .	Portland, Me., . . .	50
25,	Corning, Henry, . . .	Bristol, Penn., . . .	} 25 50
25,	Corning, Martha, . . .	" " . . .	
25,	Corning, Mariana, . . .	" " . . .	
25,	Corning, Henry S., . . .	" " . . .	} Free.
28,	Peterson, Hilda, . . .	England, . . .	
28,	Lopez, George, . . .	New York, . . .	4 00
Dec. 1,	Monahan, John, . . .	Portland, Me., . . .	50
1,	Shaw, James, H., . . .	New York, . . .	4 00
1,	Foley, William, . . .	Nashua, N. H., . . .	1 20
1,	Rafferty, John, . . .	New York, . . .	4 00
2,	Roberts, Charles, . . .	Portland, Me., . . .	50
2,	Reed, John, . . .	" " . . .	50
3,	Hesenan, Louis, . . .	New York, . . .	4 00
4,	Wright, William, . . .	Providence, R., I., . . .	1 35
5,	Thompson, Samuel, . . .	Halifax, N. S., . . .	Free.
5,	Figuire, Charles, . . .	" " . . .	} 11 00
5,	Frost, George A., . . .	Windsor, N. S., . . .	
5,	Kelleher, Jerry, . . .	Greenfield, Mass., . . .	
8,	Welsh, Mary, . . .	Providence, R. I., . . .	1 35
8,	Feirituck, H., . . .	New York, . . .	4 00
9,	Hopkins, John, . . .	" " . . .	4 00
9,	Coroly, Anna, . . .	" " . . .	4 00
10,	Thorpe, Maria, . . .	" " . . .	4 00
12,	Fielding, Giles, . . .	England, . . .	} Free.
12,	Fielding, Ellen, . . .	" " . . .	
12,	Fielding, John T., . . .	" " . . .	
12,	Fielding, Charles, . . .	" " . . .	} 5 50
14,	Shea, Edward, . . .	St. John, N. B., . . .	
15,	Johnson, Charles B., . . .	Providence, R. I., . . .	1 35
16,	Young, John, . . .	" " . . .	1 35
17,	Hodgkins, Martin, . . .	Portland, Me., . . .	} 1 00
17,	Hodgkins, Ida, . . .	" " . . .	
17,	Emery, George W., . . .	Philadelphia, . . .	
22,	Lorton, Edward, . . .	Providence, R. I., . . .	1 35
22,	Puttick, James A., . . .	New York, . . .	4 00
22,	Stewart, Elizabeth, . . .	Fall River, Mass., . . .	1 35
22,	Cooney, Margaret, . . .	Providence, R. I., . . .	} 2 70
22,	Cooney, John, . . .	" " . . .	
23,	Quinn, Patrick, . . .	New York, . . .	
23,	Spellman, James, . . .	Portland, . . .	50
24,	Leahy, Thomas F., . . .	Koene, N. H., . . .	2 75

PERSONS REMOVED.

Persons Removed—Continued.

DATE.	NAME.	WHERE SENT.	EXPENSES.
Dec. 26,	McCann, Alice, . . .	England, . . .	} *\$4 50
26,	McCann, Edward, . . .	" . . .	
26,	Sloan, William, . . .	Worcester, Mass., . . .	1 25
26,	Ward, John, . . .	Portland, . . .	50
26,	Thompson, John, . . .	" . . .	50
26,	Jones, Ann, . . .	Pittsfield, Mass., . . .	4 25
28,	Thompson, George H., . . .	Providence, R. I., . . .	1 35
1875.			
Jan. 1,	Sullivan, James, . . .	New York, . . .	\$4 00
2,	Doyle, Jerry, . . .	" . . .	4 00
4,	Ncal, William A., . . .	Portland, Me., . . .	50
4,	Cabill, James M., . . .	New York, . . .	4 00
4,	Morits, Elizabeth, . . .	Newport, Vt., . . .	} 16 40
4,	McDowell, Theodora, . . .	" . . .	
4,	McDowell, Lilla, . . .	" . . .	
4,	McDowell, Dunning, . . .	" . . .	
5,	Procter, Harriet, . . .	Bangor, Me., . . .	7 25
5,	Mills, Minnie R., . . .	" . . .	7 25
6,	Scudder, Nelson, . . .	New York, . . .	4 00
7,	Hall, Charles, . . .	Providence, R. I., . . .	1 35
7,	Forbes, Eva L., . . .	New Haven, Conn., . . .	4 50
8,	Mackey, John, . . .	New York, . . .	*3 00
8,	Timmins, Michael, . . .	Portland, Me., . . .	50
11,	Philbreck, Charlotte, . . .	Sanbornston, N. H., . . .	} 5 60
11,	Philbreck, Ellen, . . .	" . . .	
12,	Young, Thomas R., . . .	Fall River, Mass., . . .	1 25
12,	Chaffer, Sophia M., . . .	New Bedford, Mass., . . .	1 75
13,	Reardon, John, . . .	Ireland, . . .	20 00
15,	Bigley, Annie, . . .	New York, . . .	4 00
15,	Scott, Thomas J., . . .	" . . .	4 00
16,	Blute, Honora, . . .	Ireland, . . .	*4 00
16,	Meleedy, Thomas, . . .	England, . . .	Free.
18,	Young, Benjamin F., . . .	New York, . . .	4 00
18,	Preech, Edward, . . .	" . . .	4 00
19,	Mulligan, Patrick, . . .	Providence, R. I., . . .	1 35
19,	Woods, Walter, . . .	Albany, N. Y., . . .	} 13 00
19,	Woods, Clara, . . .	" . . .	
19,	Woods, Thomas, . . .	" . . .	
19,	Woods, Bertha, . . .	" . . .	
20,	O'Sullivan, James, . . .	Springfield, Mass., . . .	2 75
20,	Cox, James Edward, . . .	New York, . . .	4 00
20,	Donahoe, Michael, . . .	Fall River, Mass., . . .	1 40
21,	Schuler, Carl, . . .	New York, . . .	4 00
22,	Davis, John, . . .	Portland, Me., . . .	50
22,	Sykes, Thomas, . . .	" . . .	50
22,	Cummings, John, . . .	New York, . . .	4 00
22,	Kennedy, Thomas, . . .	" . . .	4 00
22,	Manker, James L., . . .	" . . .	4 00
22,	Wilson, John, . . .	Hartford, Conn., . . .	3 50
23,	Connors, Honora, . . .	Ireland, . . .	*4 00
23,	Duong, Bridget, . . .	New York, . . .	4 00
25,	Smith, Caroline, . . .	St. John, N. B., . . .	} 6 00
25,	Smith, Mary C., . . .	" . . .	
25,	Smith, Henry C., . . .	" . . .	
25,	Gardner, Ellis M., . . .	Rome, N. Y., . . .	
25,	Keyes, Frank, . . .	Portland, Me., . . .	50
28,	Robinson, John, . . .	Bellows Falls, . . .	3 80
28,	Brinkley, Peter (colored), . . .	New York, . . .	4 00
29,	Raynae, Maria, . . .	Richmond, Me., . . .	4 80

APPENDIX TO SECRETARY'S REPORT.

Persons Removed—Continued.

DATE.	NAME.	WHERE SENT.	EXPENSES.
Feb. 4,	McLaughlin, Mary,	Ireland,	\$4 00
4,	Rhodes, Alvenia,	England,	4 00
4,	Rhodes, Samuel,	"	50
4,	Lowe, James,	Portland,	4 50
6,	Phelan, Michael,	Halifax,	50
8,	Moore, Harvey A.,	Portland,	4 00
8,	Greenman, Oscar C., . . .	New York,	4 00
9,	Ratzlof, Carl,	"	8 00
9,	Sharp, Thomas,	"	4 00
9,	Sharp, Martha,	"	4 00
10,	Hammerburg, August, . . .	England,	8 00
10,	Steckelbant, Leon,	New York,	4 00
10,	Steckelbant, Nellie,	"	8 00
10,	Steckelbant, Annie,	"	4 00
10,	Steckelbant, Rosie,	"	4 00
12,	Stevens, George,	"	4 00
13,	Coppithorne, Thomas, . . .	England,	25 00
13,	Coppithorne, Louisa,	"	4 00
13,	Coppithorne, Frank,	"	4 00
13,	Coppithorne, Fletcher, . . .	"	4 00
13,	Coppithorne, Arthur,	"	4 00
13,	Jacobs, Katie,	New York,	50
16,	Pratt, Thomas,	Portland,	4 00
16,	Wagner, George,	New York,	6 00
16,	Carll, Lewis,	Bangor, Me.,	50
17,	Jones, Henry,	Portland,	1 25
17,	Sanford, Eliza,	Fall River, Mass.,	35
17,	Welch, Maggie E.,	Lynn, Mass.,	1 35
19,	Craig, Abram G.,	Providence, R. I.,	4 00
19,	Morey, Archelus,	New York,	50
20,	Mahney, Dennis,	Portland,	50
24,	Syer, Alfred,	"	8 25
25,	DeLeon, Albert,	Philadelphia,	4 00
27,	Dineen, Mary,	Ireland,	4 00
Mar. 1,	McKenna, John,	New York,	50
3,	Murray, John,	Portland,	50
3,	Edwards, John,	"	3 00
5,	Wilkinson, Oscar,	Mystic, Conn.,	50
5,	Parker, Frank,	Portland,	8 00
5,	Cavlin, Poshe,	New York,	2 75
5,	Cavlin, Mary,	"	1 50
5,	Cavlin, Frank,	"	4 00
5,	Cavlin, Edward,	"	4 00
5,	Cavlin, Neil,	"	4 00
5,	Cavlin, Pollin,	"	50
6,	May, James,	Keene, N. H.,	3 00
8,	Sullivan, John,	Manchester, N. H.,	12 85
10,	Riley, Patrick,	New York,	1 70
13,	Coonan, John,	"	2 75
13,	Weber, August,	"	4 00
17,	Farrell, Mary,	Portland,	4 00
18,	Sargent, George,	Hudson, N. H.,	50
18,	Sargent, Catherine,	"	3 00
18,	Sargent, Mary,	"	12 85
19,	Roberts, Alexander,	Yarmouth, N. S.,	1 70
19,	Roberts, Louisa J.,	"	2 75
20,	Keenan, James,	Portsmouth, N. H.,	4 00
22,	Collins, Daniel,	Springfield, Mass.,	4 00
22,	Stalhe, Peter,	New York,	2 00
22,	Manchester, Elizabeth, . . .	"	

* Part fare.

PERSONS REMOVED.

Persons Removed—Continued.

DATE.	NAME.	WHERE SENT.	EXPENSES.
Mar. 22,	Manchester, Maria, . . .	New York, . . .	} \$6 00
22,	Manchester, Bessie, . . .	" . . .	
22,	Manchester, William, . . .	" . . .	} 4 00
23,	Anthony, Charles J., . . .	" . . .	
23,	Grady, Catherine, . . .	" . . .	} 4 00
23,	Grady, James, . . .	" . . .	
24,	Bernstein, H., . . .	" . . .	4 00
24,	Bisno, Frank, . . .	Providence, R. I., . . .	1 35
24,	Dowd, Henry, . . .	New York, . . .	4 00
24,	Bowman, Clara (colored), . . .	Philadelphia, . . .	8 25
25,	Sullivan, John, . . .	Portland, . . .	50
25,	Lee, James, . . .	" . . .	50
25,	Dickinson, Joseph, . . .	Portland, Me., . . .	50
27,	Mulcahy, Margaret, . . .	Ireland, . . .	Free.
29,	Greenough, Thomas, . . .	New York, . . .	4 00
April 1,	Hope, Samuel, . . .	" . . .	} 10 00
1,	Hope, Jane, . . .	" . . .	
1,	Morgan, Margaret, . . .	" . . .	} 6 25
1,	Eastnall, Thomas, . . .	Schenectady, N. Y., . . .	
2,	Hanlin, Henry, . . .	New York, . . .	4 00
3,	Kelly, Julia, . . .	England, . . .	} *8 00
3,	Kelly, Elizabeth, . . .	" . . .	
3,	Kelly, Helen, . . .	" . . .	} 6 00
3,	Kelly, Eliza, . . .	" . . .	
5,	Stebbins, Morris, . . .	Washington, D. C., . . .	2 75
5,	Burnham, Maud, . . .	Springfield, Mass., . . .	4 00
6,	Morgan, Elizabeth, . . .	New York, . . .	50
6,	Benait, Uldoric, . . .	Portland, . . .	} 8 00
6,	Finotti, Gustav, . . .	New York, . . .	
6,	Finotti, Lena, . . .	" . . .	} 40 00
10,	Greenwood, Alice, . . .	England, . . .	
10,	Greenwood, Alice, . . .	" . . .	} 4 00
10,	Greenwood, Sarah, . . .	" . . .	
10,	Greenwood, Lillian, . . .	" . . .	} 8 00
12,	Wilson, Minnie, . . .	New York, . . .	
12,	Gillan, Coleman, . . .	" . . .	} 8 00
12,	Gillan, Mary A., . . .	" . . .	
12,	Gillan, William, . . .	" . . .	} *10 00
12,	Sanders, Narcissa, . . .	Dayton, Ohio, . . .	
13,	Williams, Isabella, . . .	Schoharie, N. Y., . . .	} 14 00
13,	Williams, Marlon, . . .	" . . .	
13,	Williams, Elsie, . . .	" . . .	} 10 00
13,	Williams, Thomas, . . .	" . . .	
14,	Brown, Caroline, . . .	Esopus, N. Y., . . .	} 10 00
14,	Brown, George A., . . .	" . . .	
14,	Brown, Howard, . . .	" . . .	} 16 00
14,	Brown, Emma J., . . .	" . . .	
14,	Leonard, Richard, . . .	Decatur, Ill., . . .	} 4 00
14,	Leonard, Susan, . . .	" . . .	
14,	Leonard, Kate, . . .	" . . .	} *2 50
14,	Leonard, Charles, . . .	" . . .	
14,	Leonard, Carrie, . . .	" . . .	} 10 00
14,	Leonard, Richard, . . .	" . . .	
14,	Leonard, William, . . .	" . . .	} 50
15,	Mahone, John F., . . .	New York, . . .	
16,	Barry, Maria, . . .	Ireland, . . .	} 4 00
16,	Dunn, William, . . .	New York, . . .	
16,	Dunn, Martha, . . .	" . . .	} 10 00
16,	Dunn, James, . . .	" . . .	
20,	Buzzell, A. J., . . .	Portland, . . .	50

* Part fare.

APPENDIX TO SECRETARY'S REPORT.

Persons Removed—Continued.

DATE.	NAME.	WHERE SENT.	EXPENSES.
April 20,	Mullen, Catherine, . . .	New York, . . .	} \$1 00
20,	Mullen, Elizabeth, . . .	" . . .	
20,	Mullen, Ellen M., . . .	" . . .	
22,	Mason, Jane, . . .	" . . .	} 4 00
22,	Gallagher, Andrew, . . .	Stamford, Conn., . . .	
22,	Gallagher, Mary, . . .	" " . . .	
22,	Gallagher, Freddie, . . .	" " . . .	} 11 30
22,	Murphy, Mary A., . . .	New York, . . .	
22,	Goldthwaite, James, . . .	Portland, . . .	
23,	Morton, John, . . .	New York, . . .	} 8 00
23,	Morton, Clara, . . .	" . . .	
23,	Willson, Robert, . . .	" . . .	
24,	Carlsson, Carl, . . .	England, . . .	} 30 00
24,	Carlsson, Axel, . . .	" . . .	
24,	Grogan, Catherine, . . .	" . . .	
24,	Grogan, Clara, . . .	" . . .	} Free.
24,	Grogan, Francis, . . .	" . . .	
24,	Grogan, Harriet H., . . .	" . . .	
24,	Walsh, Bridget, . . .	" . . .	} *2 50
24,	Walsh, John, . . .	" . . .	
26,	Anderson, Robert, . . .	Portland, . . .	
26,	O'Brien, James, . . .	New York, . . .	} 4 00
29,	Trainer, James, . . .	Portland, . . .	
May 1,	Law, Andrew, . . .	New York, . . .	
1,	Kelly, Thomas, . . .	Providence, . . .	} 1 35
4,	Vidarar, Falk, . . .	New York, . . .	
4,	Vidarar, Anna, . . .	" . . .	} 16 00
4,	Vidarar, Deborah, . . .	" . . .	
4,	Vidarar, Mary Ann, . . .	" . . .	
4,	Vidarar, Nathan, . . .	" . . .	
4,	Vidarar, Rachel, . . .	" . . .	
4,	Vidarar, Max, . . .	" . . .	
4,	Vidarar, Rose, . . .	" . . .	
4,	Parker, Rose, . . .	" . . .	
4,	Harwood, Martha, . . .	" . . .	
5,	Bernley, Lucy, . . .	Washington, D. C., . . .	} 5 00
7,	Estley, Armand, . . .	Wells River, Vt., . . .	
8,	Coleman, John, . . .	Ireland, . . .	
11,	Hamilton, Elizabeth, . . .	Bangor, Me., . . .	} 12 00
11,	Hamilton, Maria, . . .	" " . . .	
11,	Hamilton, Esther, . . .	" " . . .	
11,	Hamilton, Abby, . . .	" " . . .	
11,	Hamilton, Charles, . . .	" " . . .	} 1 00
18,	Brackett, Sullivan W., . . .	Portland, Me., . . .	
18,	McIntire, Patrick, . . .	New York, . . .	
18,	Furrier, Mrs. Peter, . . .	St. John, Canada, . . .	} 8 55
19,	Sullivan, Honora, . . .	Philadelphia, Penn., . . .	
20,	White, William, . . .	St. John, N. B., . . .	
20,	White, Catherine, . . .	" " . . .	} *5 50
20,	White, John, . . .	" " . . .	
20,	White, William J., . . .	" " . . .	
20,	White, Augustine, . . .	" " . . .	
20,	Grogan, Bessie, . . .	New York, . . .	} 4 00
20,	Corran, Thomas, . . .	Albany, . . .	
21,	Williams, John, . . .	Portland, . . .	
21,	Willis, George N., . . .	Potsdam, N. Y., . . .	} 11 75
22,	Clayden, Ellen, . . .	England, . . .	
22,	Baldwin, Kate, . . .	Halifax, N. S., . . .	
28,	Muller, Joseph, . . .	New York, . . .	} 4 00
28,	Scanlon, Edward, . . .	Providence, . . .	

* Part fare.

PERSONS REMOVED.

Persons Removed—Continued.

DATE.	NAME.	WHERE SENT.	EXPENSES.
May 29,	Martin, Peter,	Charlottetown, P. E. I.,	\$10 00
29,	Connors, John,	Ireland,	30 00
29,	Connors, John,	"	
29,	Seymour, Henry,	Canada,	19 00
29,	Seymour, Annette,	"	
29,	Seymour, Thomas,	"	
29,	Seymour, Henry,	"	
June 3,	Hughes, Robert,	New York,	4 00
4,	Robinson, John,	Portland,	1 00
4,	Henry, Rose,	New York,	8 00
4,	Henry, Hugh,	"	
4,	Henry, Kate,	"	
4,	Henry, Robert,	"	
4,	Glidden, Richard,	Portland,	1 00
7,	McCloskey, Alice,	St. John, N. B.,	8 25
7,	McCloskey, Daniel J.,	"	
7,	Reddington, Patrick,	Providence,	1 35
7,	Burt, George,	New York,	4 00
7,	Robinson, John,	"	4 00
7,	Robinson, John,	Portland,	1 00
8,	Kaesar, Frederick,	New York,	4 00
8,	Burns, Williams,	Fall River, Mass.,	1 40
9,	Mason, Alice,	Jersey City, N. J.,	10 00
9,	Mason, Mary A.,	"	
9,	Mason, Thomas,	"	
9,	Lynch, Michael,	New York,	4 00
9,	Cunningham, Mary,	"	4 00
11,	McCaffrey, Michael,	Brockton, Mass.,	1 00
11,	Birchenough, John,	New York,	4 00
11,	Collins, John,	Harvard, Mass.,	1 00
12,	Coleman, Ellen,	Ireland,	Free.
12,	Coleman, Ellen,	"	
12,	Coleman, John,	"	
12,	Lynch, Theresa,	"	30 00
12,	Lynch, Mary A.,	"	
14,	Smith, Maggie (colored),	New York,	4 00
15,	Moore, Lewis,	Baltimore,	15 00
16,	Coleman, John,	St. John, N. B.,	11 00
16,	Coleman, Mary,	"	
17,	Galvin, Julia,	Fredericton, N. B.,	7 00
17,	Galvin, Carrie,	"	
18,	Oliver, Sophrona,	Bath, Me.,	15 00
18,	Wallace, Susan,	"	
18,	Wallace, Winfield S.,	"	
18,	Wallace, Lucia,	"	
18,	Wallace, Sarah,	"	
18,	Lawton, Susan,	England,	20 00
18,	Finnegan, Michael,	New York,	4 00
18,	Woodman, Margaret,	"	4 00
18,	Woodman, Annie,	"	
18,	Woodman, Willie,	"	1 20
19,	O'Brien, John,	Nashua, N. H.,	
21,	Sullivan, Ellen,	New York,	6 00
21,	Sullivan, Morty,	"	
21,	Sullivan, Nora,	"	1 00
24,	Ryan, John,	Portland,	
25,	Lordan, Jerry,	New York,	12 00
25,	Lordan, Ann,	"	
25,	Footman, Ellen,	"	
25,	Footman, James,	"	

APPENDIX TO SECRETARY'S REPORT.

Persons Removed—Continued.

DATE.	NAME.	WHERE SENT.	EXPENSE.
June 25,	McKown, James, . . .	New York, . . .	\$4 00
25,	Redding, Patrick, . . .	" . . .	4 00
26,	Massey, Robert, . . .	Providence, . . .	1 35
26,	Marvin, James, . . .	New York, . . .	8 00
26,	Marvin, Ellen, . . .	" . . .	12 00
28,	Adams, Janette, . . .	Defiance, Ohio, . . .	1 35
28,	Adams, Elenor, . . .	" . . .	1 35
28,	Adams, Jane, . . .	" . . .	1 40
28,	Meger, George, . . .	Providence, . . .	4 00
28,	Franketter, Fritz, . . .	" . . .	6 40
28,	Roberts, Frank, . . .	Fall River, . . .	4 00
28,	McDermott, John, . . .	New York, . . .	4 00
29,	Williams, Zepheriah, . . .	Braintree, Vt., . . .	4 00
29,	Morissey, Dennis, . . .	New York, . . .	1 00
29,	Stover, Henry, . . .	Portland, . . .	4 00
July 1,	Parker, Lawrence, . . .	New York, . . .	4 00
1,	McMahon, Patrick, . . .	" . . .	1 35
1,	Williams, Edward, . . .	Providence, R. I., . . .	Free.
2,	Rice, William S., . . .	St. John, N. B., . . .	4 00
2,	Patterson, Chole, . . .	New York, . . .	4 00
3,	Griffen, Ellen, . . .	Ireland, . . .	4 00
3,	Griffen, Mary, . . .	" . . .	8 00
3,	McCaffrey, Michael, . . .	England, . . .	4 00
3,	McCaffrey, Alice, . . .	" . . .	Free.
3,	Scanlon, Cornelius, . . .	Ireland, . . .	4 00
3,	Scanlon, Mary, . . .	" . . .	4 00
3,	Scanlon, Cornelius, . . .	" . . .	4 00
3,	Scanlon, Ellen, . . .	" . . .	2 00
3,	Scanlon, Margaret, . . .	" . . .	4 00
6,	Murphy, James, . . .	New York, . . .	4 00
6,	Cairns, John, . . .	" . . .	4 00
6,	Kelliher, Patrick, . . .	" . . .	28 00
7,	Guiseppi, Marchini, . . .	Italy, . . .	4 00
8,	Cota, Frank, . . .	Portland, . . .	4 00
8,	Cota, Frank, Jr., . . .	" . . .	10 00
8,	O'Neil, John, . . .	New York, . . .	9 00
10,	Stewart, Daniel, . . .	Charlottetown, P. E. I., . . .	11 00
10,	Thomas, Lonisa, . . .	Halifax, N. S., . . .	4 00
10,	Thomas, Susan E., . . .	" . . .	4 00
10,	Stoddard, Abel, . . .	Montreal, Can., . . .	1 00
14,	Layton, John, . . .	New York, . . .	1 00
15,	Pierce, Robert, . . .	" . . .	1 00
15,	James, Edward, . . .	Portland, . . .	1 35
15,	Shelton, Charles M., . . .	Providence, . . .	1 00
15,	Cooper, Charles, . . .	Portland, . . .	1 00
15,	Tyler, William, . . .	" . . .	4 00
15,	Mullen, William, . . .	New York, . . .	4 00
15,	Seaver, Barney, . . .	" . . .	4 00
15,	West, Charles, . . .	" . . .	1 00
16,	Brennan, Patrick J., . . .	Portland, . . .	Free.
17,	Ostergran, Hilda, . . .	England, . . .	4 00
17,	Deavitt, Martin, . . .	" . . .	4 00
17,	McCarty, Mary, . . .	Ireland, . . .	4 00
17,	McCarty, Matthew, . . .	" . . .	4 00
17,	Dalzell, Charles, . . .	New York, . . .	1 00
19,	McCaut, William, . . .	Portland, . . .	1 00
19,	Robinson, John, . . .	" . . .	4 00
19,	Connors, Margaret, . . .	New York, . . .	4 00
19,	Young, Isabel, . . .	" . . .	4 00
19,	Patne, Susan, . . .	" . . .	4 00

* Part fare.

PERSONS REMOVED.

Persons Removed—Continued.

DATE.	NAME.	WHERE SENT.	EXPENSES.
July 19,	Johnson, Thomas, . . .	New York, . . .	\$4 00
22,	Hchultz, James, . . .	St. John, N. B., . . .	} *5 50
22,	Hchultz, Mary, . . .	" " . . .	
22,	Hchultz, James, . . .	" " . . .	
24,	Mack, James, . . .	New York, . . .	4 00
26,	Connor, William, . . .	Portland, . . .	1 00
28,	Cannon, Mary, . . .	New York, . . .	4 00
28,	Eastwood, Ellen, . . .	England, . . .	} 28 00
28,	Eastwood, Thomas, . . .	" " . . .	
30,	Thompson, Samuel (colored), . . .	New York, . . .	4 00
30,	Howe, James, . . .	Bath, Me., . . .	1 50
30,	Cunningham, John, . . .	New York, . . .	4 00
Aug. 2,	Harbeson, Frank, . . .	" " . . .	4 00
2,	Dorson, Willis, . . .	" " . . .	} 4 00
2,	Dorson, Susan, . . .	" " . . .	
4,	Ardler, Carl, . . .	" " . . .	
5,	Ashwood, Ellen, . . .	Moors Junction, N. Y., . . .	} 18 50
5,	Ashwood, Martha, . . .	" " . . .	
5,	Ashwood, Thomas, . . .	" " . . .	
5,	Hemple, Margaret, . . .	Woodstown, N. J., . . .	} 16 50
5,	Hemple, Jane, . . .	" " . . .	
5,	Hemple, James, . . .	" " . . .	
6,	Cohen, Hymen, . . .	New York, . . .	4 00
7,	McDonald, Belle, . . .	Pictou, N. S., . . .	10 00
7,	McDonald, Henry, . . .	" " . . .	} 13 50
7,	Thompson, Elizabeth, . . .	Halifax, N. S., . . .	
7,	Thompson, Thomas, . . .	" " . . .	
7,	Thompson, Harriet, . . .	" " . . .	} Free.
7,	Fish, Philias, . . .	England, . . .	
7,	Fish, Agnes, . . .	" " . . .	
7,	Fish, Philias, . . .	" " . . .	} *4 00
7,	Joyce, Mary, . . .	Ireland, . . .	
9,	McDougal, Mary, . . .	New York, . . .	4 00
9,	McDougal, Mary, . . .	" " . . .	4 00
9,	Marks, Henry, . . .	" " . . .	12 00
11,	Webster, Margaret, . . .	Baltimore, Md., . . .	Free.
11,	Chambers, Mary, . . .	St. John, N. B., . . .	4 00
12,	Sleeper, William, . . .	New York, . . .	4 50
12,	Hothly, Laura A., . . .	Conway, N. H., . . .	5 50
13,	Hadley, Charles H., . . .	St. Andrews, N. B., . . .	1 00
13,	Spellman, James, . . .	Portland, Me., . . .	} 2 00
13,	Norton, John, . . .	" " . . .	
13,	Norton, Mary, . . .	" " . . .	
13,	Conway, Peter, . . .	New York, . . .	4 00
14,	O'Brien, Mary, . . .	" " . . .	} 4 00
14,	O'Brien, Jane, . . .	" " . . .	
15,	Noyes, Thomas, . . .	St. John, N. B., . . .	
15,	Noyes, Julia, . . .	" " . . .	} Free.
15,	Noyes, Margaret, . . .	" " . . .	
15,	Noyes, Bridget, . . .	" " . . .	
15,	Fowler, Humphrey W., . . .	" " . . .	} 11 00
15,	Fowler, Margaret, . . .	" " . . .	
16,	Shier, Solomon, . . .	New York, . . .	4 00
18,	Power, Frank, . . .	" " . . .	7 00
18,	Rogers, Clara, . . .	Montpellier, Vt., . . .	*5 00
18,	Robinson, Nellie, . . .	Montreal, Can., . . .	} 8 00
20,	Miller, Martin, . . .	New York, . . .	
20,	Miller, Adelia, . . .	" " . . .	
20,	Miller (infant), . . .	" " . . .	} *1 25
21,	Garside, William, . . .	England, . . .	

* Part fare.

APPENDIX TO SECRETARY'S REPORT.

Persons Removed—Continued.

DATE.	NAME.	WHERE SENT.	EXPENSES.
Aug. 21,	Kelley, Peter,	Manchester, N. H.,	\$1 50
23,	McCanner, John,	Providence, R. I.,	68
23,	Murdock, Jessie,	Albany,	9 05
23,	Murdock, Alice,	"	
23,	Murdock, Willie,	"	26 25
25,	Hanley, Ellen,	Philadelphia, Penn.,	
25,	Hanley, John,	"	4 00
25,	Hanley, Jeremiah,	"	
25,	Hanley, Kate,	"	1 50
25,	Hanley, Daniel,	"	
25,	Hanley, Mary,	"	1 75
25,	Hanley, Michael,	"	
25,	Cabill, Daniel,	New York,	3 00
26,	Fitzgerald, John,	Manchester, N. H.,	1 00
26,	Carroll, John,	Webster,	1 75
26,	Foster, John B.,	Bangor, Me.,	3 00
26,	Horton, George,	Portland, Me.,	1 00
26,	Martland, Thomas,	Nova Scotia,	20 00
26,	Martland, Mary,	"	
26,	Martland, Eliza,	"	4 00
26,	Martland, James,	"	
27,	Gunther, Charles,	New York,	4 00
28,	Summers, Ann,	England,	4 00
28,	Conlon, Julia,	"	4 00
28,	Edgar, Eliza,	"	*1 00
28,	Edgar, Margaret,	"	
28,	Kirwin, Ellen,	"	*5 60
28,	Kirwin, Alice,	"	
28,	Kirwin, Edward,	"	1 10
28,	Kirwin, Annie,	"	
28,	Kirwin, Kate,	"	4 00
28,	Kirwin, Lizzie,	"	
28,	Masterson, Ellen,	Waterford, R. I.,	4 00
Sept. 1,	Winter, Samuel,	New York,	4 00
1,	Murphy, Tracy,	"	4 00
2,	Cullernan, Mark,	England,	*10 00
2,	Weeks, Catherine,	New York,	4 00
2,	Jenkins, William,	"	4 00
2,	Gordon, William,	Providence, R. I.,	1 35
4,	McMahon, Michael,	Ireland,	28 00
6,	Connor, Sarah H.,	Hudson, Mass.,	95
6,	Dunham, John,	Portland, Me.,	1 00
7,	Hall, David M.,	Manchester, N. H.,	1 50
7,	Johnson, Alexander,	New York,	4 00
7,	Cummings, Mary L.,	"	5 00
7,	Easters, Sarah,	Philadelphia, Penn.,	8 25
10,	Carter, Harriett,	Virginia,	17 00
11,	Gilpatrick, Catherine,	Halifax, N. S.,	13 50
11,	Gilpatrick, George,	"	
11,	Canfield, Patrick,	Ireland,	Free.
11,	Silva, Anna Catherine,	Fayal,	*15 00
11,	Silva, Mary,	"	
13,	Barnett, Barnett,	New York,	4 00
16,	Cottrell, Sarah,	Rockland, Me.,	6 00
16,	Cottrell, Ernest,	"	
16,	Cottrell, Lizzie,	"	6 00
16,	Cottrell, George E.,	"	
16,	Cottrell, Orrin L.,	"	6 00
16,	Cottrell, Cora B.,	"	

* Part fare.

PERSONS REMOVED.

Persons Removed—Concluded.

DATE.	NAME.	WHERE SENT.	EXPENSES.
Sept. 16,	Cottrell, Walter S., . . .	Rockland, Me., . . .	\$2 00
16,	Cottrell, Lilla, . . .	" " . . .	
17,	O'Malley, Mary, . . .	New York, . . .	4 00
18,	Murphy, Mary, . . .	Ireland, . . .	*14 00
18,	Murphy, Elizabeth, . . .	" " . . .	
18,	Duff, William, . . .	England, . . .	*86 75
18,	Duff, Mary A., . . .	" " . . .	
18,	Duff, Thomas, . . .	" " . . .	
18,	Duff, William, . . .	" " . . .	
18,	Duff, George, . . .	" " . . .	
18,	Hicks, Sylvester, . . .	" " . . .	
18,	Hicks, Precilla, . . .	" " . . .	
18,	Hicks, Anna, . . .	" " . . .	
18,	Hicks, Joseph, . . .	" " . . .	*60 00
18,	Hicks, Richard, . . .	" " . . .	
18,	Hicks, Sylvester, . . .	" " . . .	
18,	Hicks, Mary, . . .	" " . . .	
18,	Hicks, Precilla, . . .	" " . . .	
18,	Hyde, Mary Ann, . . .	" " . . .	
20,	Regan, Catherine, . . .	Utica, N. Y., . . .	12 00
20,	Regan, Catherine, . . .	" " . . .	
20,	Regan, Mary, . . .	" " . . .	
20,	Regan, Timothy, . . .	" " . . .	
20,	McNeil, Mary, . . .	Bangor, Me., . . .	6 00
20,	McNeil, John, . . .	" " . . .	
20,	McNeil, Catherine, . . .	" " . . .	4 00
20,	George, William H., . . .	New York, . . .	
21,	Rone, Lewis, . . .	Newbern, S. C., . . .	*12 50
21,	Risley, Charles H., . . .	Bath, Me., . . .	3 00
21,	Risley, Hattie E., . . .	" " . . .	
21,	Risley, Francis E., . . .	" " . . .	
21,	Bradford, Margaret, . . .	Albany, N. Y., . . .	5 70
21,	Brisson, Mary, . . .	Quebec, Ca., . . .	13 00
22,	Gosmore, Elizabeth, . . .	St. John, N. B., . . .	5 50
22,	Murphy, John, . . .	Providence, R. I., . . .	1 35
22,	Diamond, James, . . .	New York, . . .	4 00
22,	Johnson Clara, (colored), . . .	Baltimore, . . .	12 00
23,	Burchell, Ellen, . . .	Manchester, N. H., . . .	3 00
23,	Burchell, Johanna, . . .	" " . . .	
23,	Burchell, Mary A., . . .	" " . . .	
23,	Burchell, Richard, . . .	" " . . .	
23,	Burchell, Thomas, . . .	" " . . .	
23,	Burchell, John, . . .	" " . . .	Free.
23,	Hillard, Albert, . . .	St. John, N. B., . . .	
24,	Harnes, Mary A., . . .	Concord, N. H., . . .	4 00
28,	Harnes, Thomas, . . .	" " . . .	
28,	Harnes, Julia, . . .	" " . . .	
			\$2,289 08

* Part fare.

APPENDIX TO SECRETARY'S REPORT.

STATISTICS OF INSANITY.

SECRETARY'S REPORT, PART THIRD—"INSANITY IN MASSACHUSETTS."

TABLE IX.—Admissions, Discharges, etc., at Institutions for the Insane, for the Year ending September 30, 1875.

1874-5.	Worcester.	Taunton.	Northampton.	McLean Asylum, Somerville.	South Boston.	Ipswich.	Tewksbury.	Herbert Hall, Worcester.	Shady Lawn, Northampton.	Total.
Number remaining September 30, 1874,	485	508	476	150	208	61	319	12	-	2,217
Admitted within the year; viz.,	388	477	153	79	48	28	92	9	11	1,255
Males,	196	251	75	46	20	15	20	-	9	632
Females,	166	226	78	33	28	13	72	9	2	627
Number of cases within the year,	843	985	629	229	254	89	411	21	11	3,472
Number of persons within the year,	830	959	621	228	253	87	410	21	11	3,281
Average number treated,	487.2	557.2	476.2	184	202.7	63.9	300.7	12	7½	2,269.7
Discharged; viz.,	365	383	153	70	52	27	125	9	5	1,189
Recovered,	90	114	29	12	17	8	11	3	3	287
Improved,	147	150	45	20	6	6	19	3	1	406
Not improved,	61*	52	38	13	10	5	37½	-	1	217
Died,	67	67	41	16	19	8	58	3	-	279
Number remaining Sept. 30, 1875; viz.,	478	602	476	159	202	62	286	12	6	2,283
Supported by the State,	42	135	262	-	1	-	286	-	-	796
by Towns,	296	394	139	-	172	43	-	-	-	1,014
by Individuals,	140	73	75	159	29	19	-	12	6	513

STATISTICS OF INSANITY.

Classification of Admissions for the Year ending September 30, 1875.

Supported by the State,	167	287	76	-	-	30	18	-	92	-	-	622
by Towns,	121	161	52	-	-	18	10	-	-	-	-	382
by Individuals,	70	29	25	79	79	48	28	-	-	9	11	251
Whole number admitted,	358	477	153	76	63	37	20	92	22	5	9	1,255
First admission to any Hospital,	260	347	76	17	17	11	8	70	70	4	2	838
Former inmates of some Hospital, viz.,	98	130	77	13	13	6	3	1	1	2	-	417
Of the same Hospital,	70	90	30	2	2	5	5	68	2	-	-	214
Of other Hospitals in Massachusetts,	19	27	45	2	2	5	5	1	1	-	-	173
Of Hospitals out of Massachusetts,	9	13	2	2	2	-	-	1	1	2	2	30

* Includes 2 not insane.

† Includes 4 deserted.

‡ Inferred.

NOTE.—The foregoing table shows that the number of insane persons remaining in all the hospitals on the 30th of September, 1874, was 2,217; that the number of cases admitted to treatment within the past year was 1,255; and that the number of persons remaining in hospital on the 30th of September, 1875, was 2,283. The average number under treatment during the year was 2,259, against a corresponding average of 2,166 for the previous year. The number of cases reported as treated within the year is 3,472; eliminating duplicates, as far as possible, reduces this to 3,281 different persons. The annual pauper return of towns and cities being now made for the year ending with March, while the reports of institutions are for the year ending with September, it is impossible to furnish an exact aggregate of insane persons for the year. But a careful estimate gives about 3,800 as the aggregate number of insane persons supported within the year. On the 30th of September, 1875, the numbers were as follows: 1,842 in state hospitals, 441 in private or county hospitals, 46 demented or unound in the state workhouse, 2 in the state prison, 1 at the Monson institution, and about 390 in the care of overseers of the poor outside the hospitals. This makes a total of 2,722, classified as follows: Supported by the State, 775; by individuals, 513; by towns and cities, 1,434.

APPENDIX TO SECRETARY'S REPORT.

TABLE X.—Number remaining in the several State Lunatic Hospitals, classified by the nature of support, on the 30th of September, in the years named.

Y E A R S.	WORCESTER.			TAUNTON.			NORTHAMPTON.			NEWBURY.		TOTALS BY CLASSES.			Grand Total.
	State Support.	Town Support.	Private Support.	State Support.	Town Support.	Private Support.	State Support.	Town Support.	Private Support.	State Support.	Town Support.	Private Support.			
1864, . . .	116	125*	113*	186	137*	40*	216	45	73	130*		648	297	226	1,171
1865, . . .	91	132*	118*	153	145	45	235	48	69	138*		617	325	232	1,174
1866, . . .	129	133*	119*	147	146	48	272	52	81	145		693	331	248	1,272
1867, . . .	101	142	114	153	172	51	271	49	93	248		773	363	258	1,394
1868, . . .	96	141	145	181	168	49	254	51	106	264		805	380	300	1,465
1869, . . .	51	173	152	145	194	44	234	63	105	267		697	430	301	1,428
1870, . . .	35	193	181	124	208	50	209	73	123	294		662	474	354	1,490
1871, . . .	29	211	181	91	213	78	215	89	116	295		630	513	375	1,518
1872, . . .	25	241	173	85	261	68	230	99	104	299		639	601	345	1,585
1873, . . .	43	244	177	76	290	68	247	101	85	303		674	635	330	1,639
1874, . . .	82	244	159	128	308	72	291	110	75	319		820	652	306	1,778
1875, . . .	42	206	140	135	394	73	262	139	75	286		725	829	298	1,842

* Approximate.

SCHOOL STATISTICS.

SCHOOL STATISTICS.

SECRETARY'S REPORT, PART FOURTH—"INSTITUTIONS FOR CHILDREN."

TABLE XI.—*Population of Charitable and Reformatory Schools, for the Year ending September 30, 1875.*

INSTITUTIONS.	STATE SCHOOLS.				CITY REFORM SCHOOLS.				TRENT SCHOOLS.				Totals.
	Westborough.	Lancaster.	Monson.	Idiot School.	Boston.	Lowell.	Salem.	Lawrence.	Cambridge.	Springfield.	Worcester.		
Remaining Oct. 1, 1874, . . .	316	82	454	102	296	43	23	10	41	10	4	1,381	
Boys,	316	-	331	61	276	41	23	10	41	10	4	1,113	
Girls,	-	82	123	41	20	2	-	-	-	-	-	268	
Admitted during the year, . . .	178	85	287	35	195	51	16	23	24	16	15	905	
Apparent No. within the year, . .	494	167	721	137	491	94	39	33	65	26	19	2,286	
Real No. within the year, . . .	475	152	692	137	491	94	39	33	65	26	19	2,217	
Average No. for the year, . . .	336	85	456	119	291	36	25*	20*	43	17	8	1,434	
Remaining Sept. 30, 1875, . . .	353	105	462	120	287	34	26	26	32	14	9	1,468	
Boys,	353	-	335	70	269	33	26	26	32	14	9	1,167	
Girls,	-	105	127	50	18	1	-	-	-	-	-	301	
Current expenses,	\$41,767	\$25,870	\$11,792†	\$21,250	\$43,623	\$3,600	\$3,000	\$3,000	\$6,000*	\$3,000	\$739	\$198,641	

* Approximate.

† Expenses of an average of 66 state poor necessarily included.

APPENDIX TO SECRETARY'S REPORT.

PRISON STATISTICS.

SECRETARY'S REPORT, PART FIFTH—"PRISONS OF THE STATE."

TABLE XII.—Expenditures at the Prisons of Massachusetts, from October 1, 1874, to October 1, 1875.

PRISONS.	Salaries of Officers.	Provisions.	Clothing.	Fuel and Lights.	Beds and Bedding.	Medicine & Medical Attendance.	Instruction of Prisoners.	Allowance to Discharged Prisoners.	All other Purposes.	Total Amount Expended.	Cash received for Labor of Prisoners.	Balance against the Prison.
BARNSTABLE: Jail and H. of C.,	\$475 00	\$740 56	\$13 03	\$142 43	\$1 50	\$10 72	-	-	-	\$1,383 24	-	\$1,383 24
PITTSFIELD: Jail and H. of C.,	3,503 46	6,211 17	701 41	2,158 20	470 23	317 44	-	\$30 45	\$2,294 86	14,686 72	\$756 96	13,929 76
NEW BEDFORD: Jail and H. of C.,	12,257 75	12,303 76	1,383 11	2,987 51	844 22	493 36	\$261 89	92 75	2,702 77	32,426 12	7,903 88	24,522 24
TAUNTON: Jail,	2,964 07	5,742 71	602 75	2,083 27	224 89	142 45	94 00	20 45	127 71	12,002 00	-	12,002 00
EDGARTOWN: Jail,	245 00	215 50	4 57	15 75	57 56	73 00	-	-	8 75	620 13	-	620 13
IPSWICH: House of Cor.,	3,850 00	5,768 80	974 00	222 00	227 00	400 32	200 00	126 85	500 00	11,868 97	4,421 05	7,437 92
LAWRENCE: Jail and H. of C.,	4,531 56	7,223 73	1,531 78	4,542 56	1,351 28	453 80	450 00	51 23	1,238 75	20,864 69	2,409 32	18,455 37
NEWBURYPORT: Jail,	780 00	1,099 57	50 33	185 33	36 72	55 21	-	-	80 47	2,247 63	-	2,247 63
SALEM: Jail,	2,468 00	4,632 04	618 00	532 62	365 35	380 02	208 00	130 65	529 50	9,576 18	-	9,576 18
GREENFIELD: Jail and H. of C.,	750 00	659 81	13 43	276 49	26 81	19 00	-	-	206 91	1,932 45	-	1,932 45
SPRINGFIELD: Jail and H. of C.,	3,241 79	6,572 35	723 46	3,563 63	171 71	379 12	800 00	12 00	1,007 87	15,553 86	6,400 00	9,153 86
NORTHAMPTON: Jail and H. of C.,	2,130 00	1,960 02	846 91	716 16	135 50	87 50	25 00	-	1,598 63	7,468 72	913 52	6,555 20

PRISON EXPENDITURES.

	\$9,829 72	\$13,187 59	\$1,788 81	\$4,488 71	\$546 59	\$851 50	\$587 00	\$25 80	\$914 16	\$31,399 88	\$94,300 90	\$7,038 89
CAMBRIDGE: Jail and H. of C.,												
LOWELL: Jail,	1,764 00	3,212 61	255 76	1,680 45	141 93	112 09	104 00	-	289 32	7,396 16	-	7,396 16
NANTUCKET: Jail,	50 00	16 78	-	-	-	-	-	-	5 98	72 73	-	72 73
DEDHAM: Jail and H. of C.,	5,183 00	6,970 13	1,128 88	3,401 01	380 84	422 15	156 00	243 15	2,043 30	19,742 46	\$3,131 95	16,610 51
PLYMOUTH: Jail and H. of C.,	2,701 00	3,373 53	318 25	890 00	136 00	35 45	76 00	21 57	-	6,954 80	782 07	6,202 73
BOSTON: Jail,	10,284 00	7,442 43	880 12	2,836 48	537 73	102 41	-	-	1,238 20	22,821 87	-	22,821 87
BOSTON: House of Cor.,	19,016 08	26,628 46	4,974 35	15,828 30	-	1,824 10	1,300 00	370 65	31,803 70 ^a	100,443 64	33,647 21	66,796 43
FITCHBURG: Jail and H. of C.,	6,383 50	3,612 72	946 02	1,833 66	155 21	181 94	260 00	539 67	1,706 44	16,278 16	4,428 46	10,849 70
WORCESTER: Jail and H. of C.,	7,856 86	8,697 87	2,040 12	5,173 27	346 46	329 83	430 00	1,194 79	6,298 85	31,638 05	6,238 95	25,399 10
County Prisons, .	\$100,164 79	\$123,121 17	\$19,295 09	\$53,066 73	\$6,637 23	\$6,621 41	\$4,450 89	\$2,870 01	\$54,614 64	\$366,417 96	\$94,373 36	\$272,044 60
CHARLESTOWN: State Prison,	48,000 14	41,348 52	10,157 79	10,465 82	-	2,678 60	2,661 60	428 00	12,664 35	124,264 41	52,194 33	72,070 08
BALFOURWATER: Workhouse,	11,123 46	16,442 45	351 40	2,676 76	2,223 89	1,352 33	441 00	-	8,326 66	40,795 95	1,483 99	39,311 96
BOSTON: Ho. of Industry, .	16,607 37	41,701 70	14,405 60	7,753 39	-	1,335 35	1,300 00	-	19,983 91	101,787 32	1,292 17	100,495 15
Grand Totals, .	\$175,895 76	\$223,613 84	\$44,299 88	\$73,961 20	\$7,861 12	11,987 60	\$5,863 58	\$3,298 01	\$95,619 56	\$633,265 64	\$149,343 85	\$483,921 79

^a For light only.^b Includes cost of coal for six months in advance.^c Included in "Clothing."^d Includes, for sewing-machines and trimmings, \$12,407.85; repairs, \$9,844.14; furniture, \$1,986.44; and miscellaneous expenses, \$7,565.29.^e Includes \$122.80, due and good, but unpaid. ^f Besides \$561.94, due to Hampshire County for support of prisoners.

NOTE.—Under the heads of "Medicine" and "Instruction" are included, in most cases, the sums paid to physicians, and chaplains or teachers, which sums are also reported under the head of "Salaries." The amounts thus duplicated are: For chaplains, etc., \$7,730; and for physicians, \$4,335; or \$12,065 in all. The "Total Amount Expended" is, therefore, properly less by this sum than the aggregate of the detailed expenses. The usual addition of \$1,040 has been made to the reported salaries at Boston jail, on account of services of city chaplain and city physicians at that prison. New Bedford reports labor to the value of \$4,685, done by prisoners in and about the prison; Lawrence, \$3,000; Dedham, \$2,600; Ipswich, \$2,000; Springfield, \$450; Northampton, \$325; Newburyport, \$150; and Greenfield, \$75.

APPENDIX TO SECRETARY'S REPORT.

TABLE XIII.—Summary of Prison Expenses, etc., for 1874 and 1875.

EXPENSES, ETC.	STATE PRISON.		COUNTY PRISONS.		HOUSE OF INDUSTRY.		TOTALS.	
	1874.	1875.	18	1875.	1874.	1875.	1874.	1875.
Salaries,	\$47,192 97	\$48,000 14	\$95,912 31	\$100,164 79	\$12,859 11	\$16,607 37	\$155,964 39	\$164,772 30
Provisions,	37,667 31	41,348 62	126,074 61	125,121 17	31,894 60	41,701 70	193,636 42	208,171 39
Clothing,	14,612 33	10,157 79	21,239 67	19,285 09	14,154 69	14,405 60	50,006 69	43,868 48
Fuel and lights,	12,534 36	10,465 82	57,801 58	53,066 73	12,581 04	7,753 39	82,916 98	71,285 44
Beds and bedding,	•	•	4,949 82	5,637 23	•	•	4,949 82	5,637 23
Medicine, etc.,	421 59	2,678 60	5,619 40	6,621 41	1,080 92	1,335 35	7,121 91	10,535 36
Instruction,	1,236 61	2,691 69	4,025 01	4,450 89	1,300 00	1,300 00	6,561 62	8,442 68
Discharged prisoners,	395 00	428 00	895 80	2,870 01	—	—	1,200 80	3,298 01
Witnesses,	—	—	122 25	—	—	—	122 25	—
All other purposes,	9,613 10	12,694 35	54,303 45	54,614 64	19,126 05	19,983 91	83,042 60	87,292 90
Total,	\$123,673 27	\$124,264 41	\$366,273 97	\$366,417 96	\$91,696 41	\$101,787 32	\$531,643 65	\$592,469 69
Labor of prisoners,	\$77,068 17	\$52,194 33	\$115,566 79	\$94,873 36	\$2,577 48	\$1,292 17	\$195,212 44	\$147,850 86
Balance against the prisons,	46,605 10	72,070 08	250,706 18	272,044 60	89,118 93	100,495 15	386,431 21	444,609 83
Average No. of prisoners,	644.66	694.75	2,122.45	2,261.34	716	808.85	3,483.11	3,767.94
Average weekly cost,	\$1 30	\$1 99.4	\$2 27.1	\$2 31	\$2 39.3	\$2 38.9	\$2 13.3	\$2 27.4
Whole number in prison,	830	832	14,735	18,384	6,627	8,673	22,092	27,909

• Included in "Clothing."

NUMBER IN PRISON.

TABLE XIV.—Number of Persons in Confinement at certain Dates, etc.

PRISONS.	NUMBER IN PRISON.										Average No. of Prison- ers for Year ending Sept. 30, 1875.	No. committed for non- payment of fines and costs.	No. who paid fines and costs.	Amount received for fines and costs.
	Oct. 1, 1874.		Jan. 1, 1875.		Apr. 1, 1875.		July 1, 1875.		Oct. 1, 1875.					
	Jails.	Houses of (Correc'tn.)	Jails.	Houses of (Correc'tn.)	Jails.	Houses of (Correc'tn.)	Jails.	Houses of (Correc'tn.)	Jails.	Houses of (Correc'tn.)				
BARNSTABLE COUNTY.														
Barnstable Jail,	5	-	2	3	3	-	1	-	7	2	4.21 .74	8	8	\$187 88
" House of Correction,														
BERKSHIRE COUNTY.														
Pittsfield Jail,	10	72	16	97	6	69	12	64	11	82	9.61 74.77	204	53	728 03
" House of Correction,														
BRISTOL COUNTY.														
New Bedford Jail,	2	174	10	177	2	179	4	161	3	171	5.29 168.69	9	5	162 00
" House of Correction,														
Taunton Jail,	57		68		35		50		69		57.15	676	176	3,697 35 1,949 87
DUXES COUNTY.														
Edgartown Jail,	5		-		-		-		-		.99	-	-	-
ESSEX COUNTY.														
Ipswich House of Correction,		109	8	147		108		111		115	120.84	134	23	668 13
Lawrence Jail,	23				23		11		30		16.66			
" House of Correction,		104		125		120		165		155	135.25	514	87	2,197 45
Newburyport Jail,	17		19		12		6		20		15.49	101	15	183 85
Salem Jail,	83		80		55		55		84		66.46	470	120	1,987 60

NUMBER IN PRISON.

PLYMOUTH COUNTY.														
Plymouth Jail,	6	18	7	18	3	17	4	27	5	24	5.2 20.13	68	28	{ \$201.95 414.96 }
" House of Correction,														
STAFFOLK COUNTY.														
Boston Jail,	133	634	175	575	171	527	184	549	198	582	172.06 538.02	658 163	205 27	6,903.35 723.53
" House of Correction,														
WORCESTER COUNTY.														
Fitchburg Jail,	10	50	3	76	3	68	1	57	9	77	4. 69.15	276	98	1,462.70
" House of Correction,														
Worcester Jail,	13	143	12	145	11	152	13	123	15	152	11.31 137.18	902	235	4,125.90
" House of Correction,														
Total—Jails,	505	1,800	513	1,945	441	1,711	496	1,683	616	1,961	494.49 1,769.86			
Houses of Correction,														
Total in County Prisons,	2,305		2,458		2,152		2,179		2,577		2,284.34	7,398	2,247	\$40,015.15
State Prison, Charlestown,	683		692		691		706		689		694.75			
State Workhouse, Bridgewater,	307		387		419		333		349		359.22			
House of Industry, Boston,	815		853		698		773		885		808.85	6,183	1,249	12,005.43
Grand Total,	4,110		4,390		3,940		3,991		4,500		4,127.16	13,581	3,496	\$32,040.58

APPENDIX TO SECRETARY'S REPORT.

TABLE XV.—*Commitments to the Prisons of Massachusetts for a series of Years.*

YEARS END WITH SEPTEMBER 30.	Jails.	Houses of Correction.	House of Industry.	State Workhouse.	State Prison.	Totals for State.
1865.						
Number of Commitments, . . .	5,570	3,140	1,078	-	129	9,917
Males,	4,002	2,020	355	-	129	6,506
Females,	1,568	1,120	723	-	-	3,411
Persons Committed, . . .	5,052	2,820	969	-	129	8,970
Males,	3,640	1,824	326	-	129	5,919
Females,	1,412	996	643	-	-	3,051
1866.						
Number of Commitments, . . .	6,759	3,755	1,872	4	247	12,637
Males,	5,421	2,831	889	2	247	9,390
Females,	1,338	924	983	2	-	3,247
Persons Committed, . . .	6,131	3,350	1,532	4	247	11,264
Males,	4,926	2,528	731	2	247	8,434
Females,	1,205	822	801	2	-	2,830
1867.						
Number of Commitments, . . .	5,770	3,829	2,301	252	128	12,280
Males,	4,871	2,910	1,009	78	128	8,996
Females,	899	919	1,292	174	-	3,284
Persons Committed, . . .	5,129	3,424	1,952	252	128	10,885
Males,	4,330	2,595	880	78	128	8,014
Females,	799	826	1,072	174	-	2,871
1868.						
Number of Commitments, . . .	6,199	4,309	2,583	256	180	13,526
Males,	5,387	3,348	943	96	180	9,944
Females,	812	961	1,639	170	-	3,582
Persons Committed, . . .	5,419	3,783	2,028	256	180	11,666
Males,	4,707	2,959	779	86	180	8,711
Females,	712	824	1,249	170	-	2,955
1869.						
Number of Commitments, . . .	7,200	5,000	3,102	153	183	15,638
Males,	6,309	3,938	1,168	71	183	11,669
Females,	891	1,062	1,934	82	-	3,969
Persons Committed, . . .	6,242	4,324	2,358	152	183	13,259
Males,	5,491	3,413	935	70	183	10,092
Females,	751	911	1,423	82	-	3,167
1870.						
Number of Commitments, . . .	7,850	5,447	3,303	218	181	16,999
Males,	6,948	4,443	1,237	114	181	12,923
Females,	902	1,004	2,066	104	-	4,076
Persons Committed, . . .	6,629	4,713	2,574	218	181	14,315
Males,	5,844	3,874	1,014	114	181	11,027
Females,	785	839	1,560	104	-	3,288

COMMITMENTS TO PRISON SINCE 1865.

TABLE XV.—*Commitments to the Prisons—Continued.*

YEARS END WITH SEPTEMBER 30.	Jails.	Houses of Correction.	House of Industry.	State Workhouse.	State Prison.	Totals for State.
1871.						
Number of Commitments,	8,018	6,195	3,954	323	149	18,639
Males,	7,132	5,249	1,731	160	149	14,421
Females,	886	946	2,223	163	—	4,218
Persons Committed,	6,835	5,245	2,981	323	149	15,533
Males,	6,081	4,422	1,386	160	149	12,198
Females,	754	823	1,595	163	—	3,335
1872.						
Number of Commitments,	7,728	6,799	5,110	284	160	20,081
Males,	6,847	5,874	2,898	154	160	15,933
Females,	881	925	2,212	130	—	4,148
Persons Committed,	6,634	5,823	3,955	283	160	16,855
Males,	5,885	5,029	2,369	154	160	13,597
Females,	749	794	1,586	129	—	3,258
1873.						
Number of Commitments,	6,734	7,170	6,506	372	174	20,956
Males,	5,881	6,229	4,182	208	174	16,674
Females,	853	941	2,324	164	—	4,282
Persons Committed,	5,838	6,086	4,960	372	174	17,430
Males,	5,094	5,301	3,325	208	174	14,102
Females,	744	785	1,635	164	—	3,328
1874.						
Number of Commitments,	6,965	7,839	7,276	390	246	22,716
Males,	6,102	6,901	4,894	231	246	18,374
Females,	863	938	2,382	159	—	4,342
Persons Committed,	6,084	6,619	5,835	390	246	19,174
Males,	5,338	5,854	4,048	231	246	15,717
Females,	746	765	1,787	159	—	3,457
1875.						
Number of Commitments,	7,401	8,661	7,858	459	169	24,548
Males,	6,408	7,672	5,419	261	169	19,929
Females,	993	989	2,439	198	—	4,619
Persons Committed,	6,387	7,362	6,129	459	169	20,506
Males,	5,633	6,405	3,862	261	169	16,330
Females,	754	957	2,267	198	—	4,176

NOTE.—The totals for the State, in the foregoing table, are the aggregates of the corresponding figures for the several classes of prisons. But before the actual number of different persons committed during any given year is ascertained, very considerable deductions must be made from these apparent totals for duplicate commitments and transfers between prisons. Thus, in 1872, the apparent total represents but 13,728 different persons; that for 1873 represents 14,441; that for 1874 represents 15,818; and that for the present year, about 16,938.

APPENDIX TO SECRETARY'S REPORT.

TABLE XVI.—*Receipts from the Labor of Convicts in the State Prison, with the Surplus or Deficit of the Institution for the years named.*

[Secretary's Report, page 150.]

Y E A R S .	Average Number of Prisoners.	Receipts from Labor.	Surplus.	Deficit.
1815 to 1829,	-	-	\$15,461 47	\$104,487 77
1830,	290	-	-	6,897 02
1831,	256	\$25,238 41	-	477 31
1832,	227	28,575 08	4,192 33	-
1833,	250	31,245 18	6,995 57	-
1834,	277	35,293 84	7,646 28	-
1835,	287	37,807 48	7,000 00	-
1836,	285	44,868 66	13,428 25	-
1837,	288	34,636 81	-	2,773 64
1838,	303	37,659 08	56 94	-
1839,	316	42,548 73	4,633 27	-
1840,	318	39,520 27	-	179 43
1841,	333	34,659 45	-	1,015 92
1842,	304	34,018 97	931 36	-
1843,	270	24,454 57	-	5,022 11
1844,	271	31,250 92	268 68	-
1845,	284	30,245 95	807 35	-
1846,	262	30,668 57	-	504 98
1847,	262	30,535 21	126 26	-
1848,	287	30,596 91	-	2,727 23
1849,	320	33,445 15	-	1,428 23
1850,	411	43,890 23	-	1,920 68
1851,	466	43,664 66	-	3,352 26
1852,	483	56,110 06	5,511 36	-
1853,	484	60,887 59	-	18,371 02
1854,	491	60,814 98	-	17,033 31
1855,	483	62,639 24	-	15,804 14
1856,	455	62,462 48	-	7,032 97
1857,	441	61,294 12	-	14,709 82
1858,	469	60,188 58	-	23,788 62
1859,	495	65,839 07	-	9,173 97
1860,	510	69,695 64	504 86	-
1861,	520	65,085 83	-	2,377 20
1862,	506	55,655 51	-	7,714 38
1863,	432	60,793 60	-	9,844 14
1864,	377	55,023 45	-	27,404 17
1865,	359	61,573 36	-	22,164 75
1866,	470	80,253 67	-	4,379 31
1867,	537	105,221 81	22,346 16	-
1868,	547	126,161 18	26,646 49	-
1869,	568	126,200 87	28,556 05	-
1870,	594	131,901 35	26,781 69	-
1871,	554	124,451 03	21,442 19	-
1872,	543	126,010 23	14,635 23	-
1873,	578	131,957 54	23,427 38	-
1874,	645	77,068 17	-	42,574 60
1875,	695	52,194 33	-	67,738 08
Totals,	-	-	\$231,399 17	\$420,897 05

1875.]

PUBLIC DOCUMENT—No. POPULATION OF STATE INSTITUT

STATE INSTITUTIONS.

SECRETARY'S REPORT, PART SIXTH—"STATE INSTITUTIONS,"
TABLE XVII.—Population of the State Institutions for the Insane, the Poor, and the Vicious, for the Years ending
September 30, 1874 and 1875.

INSTITUTIONS.	PERSONS ADMITTED.		WHOLE NUMBER MAINTAINED.		DEATHS.		BIRTHS.		AVERAGE NUMBER. Computed by Secretary.	
	1874.	1875.	1874.	1875.	1874.	1875.	1874.	1875.	1874.	1875.
Worcester Hospital,	380	351	842	830	75	67	-	-	476.1	487.2
Taunton Hospital,	443	464	858	959	67	67	-	-	480.7	557.2
Northampton Hospital,	193	150	621	621	25	41	-	-	469.5	475.2
Tewksbury Almshouse,	2,260	2,067	3,005	2,849	314	325	52	55	880.9	843.5
Bridgewater Workhouse,	456	536	798	900	64	55	47	49	403.8	435.7
Mansfield School	980	987	715	755	18	23	2	4	480.4	496.2

APPENDIX TO SECRETARY'S REPORT.

TABLE XVIII.—*Valuation of the State Institutions, September 30, 1875.*

INSTITUTIONS.	REAL ESTATE.				PERSONAL ESTATE.		
	No. of Acres of Land.	Value of Land.	Value of Build-ings.	Total Value.	Furniture.	Farm Stock and Implements.	Farm Produce on hand.
Worcester Hospital, . . .	375	\$621,399 45	\$701,557 78	\$1,322,957 23*	\$35,865 40	\$11,550 00	\$5,861 75
Taunton Hospital, . . .	134	26,800 00	290,000 00	316,800 00	32,860 55	5,650 00	1,780 00
Northampton Hospital, . .	215	37,000 00	264,150 00	301,150 00	29,574 30	8,550 00	7,317 50
Towksbury Almshouse, . . .	245	23,290 00	216,580 00	239,870 00	36,730 43	15,124 00	10,609 14
Bridgewater Workhouse, . .	220	21,800 00	120,170 00	141,970 00	15,719 02	9,897 50	14,179 20
Monson School, . . .	230	22,220 43	105,580 00	127,800 43	14,646 36	9,977 53	8,473 48
Westborough School, . . .	263	22,162 00	95,090 00	117,252 00	19,516 31	8,001 64	6,039 75
Lancaster School, . . .	185	8,200 00	66,150 00	74,350 00	4,905 00	5,048 00	2,380 50
Total, . . .	1,867	\$782,871 88	\$1,859,277 78	\$2,642,149 66	\$189,817 37	\$73,798 67	\$37,741 32

* Includes the new site and buildings thereon, appraised at \$601,357.78.

FINANCES OF STATE INSTITUTIONS.

TABLE XVIII.—*Valuation of the State Institutions—Continued.*

INSTITUTIONS.	PERSONAL ESTATE—Continued.				Total Valuation.	Valuation for 1874.	Increase of Valuation.
	General Supplies.	Miscellaneous Articles.	Funds and Investments.	Total Personal Estate.			
Worcester Hospital, . .	\$7,107 76	—	\$5,219 19	\$65,604 10	\$1,388,561 33	\$1,178,227 72	\$215,333 61
Taunton Hospital, . .	11,770 41	\$35,300 00	11,000 00	98,360 96	415,160 96	402,270 98	12,889 98
Northampton Hospital, .	16,650 21	9,480 00	—	71,572 01	372,722 01	369,186 48	3,535 53
Tewksbury Almshouse, .	27,671 72	33,294 50	—	123,429 79	363,299 79	359,585 33	3,714 46
Bridgewater Workhouse, .	8,563 24	19,493 25	—	67,854 21	209,824 21	208,383 41	1,440 80
Monson School, . . .	12,718 63	11,970 05	—	57,731 05	185,581 48	187,036 07	*1,455 19
Westborough School, .	24,320 02	12,167 08	31,300 00	101,944 80	219,196 80	218,274 87	921 93
Lancaster School, . .	4,025 00	—	2,300 00	19,158 50	93,508 50	91,895 00	1,613 50
Total,	\$112,821 99	\$121,706 88	\$49,819 19	\$305,705 42	\$3,247,855 08	\$3,009,860 46	\$237,994 62

* * Decrease.

APPENDIX TO SECRETARY'S REPORT.

TABLE XIX.—Receipts of the State Institutions for the Year ending September 30, 1875.

INSTITUTIONS.	Cash on hand October 1, 1874.	From Special Appropriations.	APPROPRIATIONS FOR CURRENT EXPENSES.				
			From deficiency Appropriations.	From unexpended Appropriations of former calendar years.	From ordinary Appropriations for present calendar year.	Total from Appropriations for Current Expenses.	
Worcester Hospital,	\$15,330 39	\$256,885 60	-	\$8,268 40	\$6,802 60	\$14,871 00	
Taunton Hospital,	228 07	25,685 92	-	13,669 85	13,845 41	27,515 26	
Northampton Hospital,	1,847 95	-	-	14,149 78	38,422 20	52,571 98	
Tewksbury Almshouse,	2,462 14	5,297 06	\$1,621 88	21,371 82	73,378 00	96,371 70	
Bridgewater Workhouse,	390 43	-	-	8,591 00	32,204 95	40,795 95	
Monson School,	-	901 00	-	12,265 02	31,298 56	43,503 58	
Westborough School,	6,471 98	143 95	-	12,267 72	41,501 62	53,769 94	
Lancaster School,	8,369 80	-	-	5,753 78	20,092 17	26,445 95	
Total,	\$35,100 76	\$288,913 53	\$1,621 88	\$36,397 97	\$267,885 51	\$356,844 76	

TABLE XIX.—Receipts of the State Institutions—Concluded.

INSTITUTIONS.	From Farms and Farms. Products.	From Labor of In- mates.	For Support.		From all other sources.	Total Receipts.
			From Towns.	From Individu- als.		
Worcester Hospital,	\$1,532 59	-	\$51,184 30	\$45,699 56	\$1,185 21	\$86,688 65
Taunton Hospital,	-	-	62,885 75	15,462 91	1,499 52	133,227 43
Northampton Hospital,	654 08	-	24,817 40	20,808 11	1,687 14	102,386 66
Tewksbury Almshouse,	-	-	-	-	778 33	104,909 23
Bridgewater Workhouse,	383 35	\$1,100 64	-	-	-	42,670 37
Monson School,	731 33	571 47	187 14	-	271 46	46,115 98
Westborough School,	1,732 23	10,269 46	7,533 55	-	-	*79,920 51
Lancaster School,	342 10	232 50	1,465 97	-	25 09	36,881 41
Total,	\$5,375 68	\$12,174 07	\$147,974 11	\$81,970 58	\$5,446 75	\$932,800 24

* Does not include \$2,679.52 received from Funds belonging to the institution.

APPENDIX TO SECRETARY'S REPORT.

TABLE XX.—*Expenditures at the State Institutions for the Year ending September 30, 1875.*

INSTITUTIONS.	CURRENT EXPENSES.							
	Salaries, Wages and Labor.	Provisions and Supplies.	Clothing.	Fuel and Lights.	Medicines and Medical Sup- ply.	Furniture, Beds and Bedding.	Transportation and Travelling Expenses.	Ordinary Repairs.
Worcester Hospital, .	\$40,841 59	\$34,605 37	\$5,923 93	\$10,007 51	\$1,147 88	\$4,113 30	\$558 80	\$3,761 13
Taunton Hospital, .	23,766 95	46,360 91	7,048 03	9,813 19	1,435 13	8,198 86	1,313 66	6,488 23
Northampton Hospital, .	24,425 95	29,973 69	4,365 98	9,493 35	1,636 78	3,888 79	329 74	5,640 97
Tewksbury Almshouse, .	18,727 25	36,605 45	8,679 83	11,863 70	1,203 96	2,180 87	1,811 77	7,503 00
Bridgewater Workhouse, .	10,803 46	15,442 45	351 40	2,675 76	652 33	2,223 89	706 53	573 47
Monson School, .	13,763 98	12,291 86	4,639 72	3,911 19	114 58	1,679 40	766 33	1,714 52
Westborough School, .	18,775 40	14,688 94	4,379 07	5,898 12	81 60	2,738 88	473 26	663 21
Lancaster School, .	9,246 14	4,607 20	1,273 87	1,593 72	152 72	1,197 42	363 21	1,480 24
Total, . . .	\$160,350 72	\$194,575 87	\$36,651 83	\$55,256 54	\$6,434 98	\$26,220 91	\$6,823 80	\$27,774 77

TABLE XX.—*Expenditures at the State Institutions—Continued.*

INSTITUTIONS.	CURRENT EXPENSES—Continued.			EXTRAORDINARY EXPENDITURES.					Total Disbursements.
	Expenses of Trustees or Inspectors.	All other ordinary Expenses.	Total Current Expenditures.	Buildings and Improvements.	Extraordinary Repairs.	Miscellaneous Disbursements.	Total Extraordinary Expenditures.		
Worcester Hospital, .	\$132 42	\$5,512 39	\$106,604 32	\$256,885 60	-	\$1,341 56	\$258,227 16	\$364,831 48	
Taunton Hospital, .	-	2,133 36	106,508 32	25,685 92	-	-	25,685 92	132,194 24	
Northampton Hospital, .	99 68	8,048 66	87,903 59	981 30	\$6,408 62	5,965 02	13,354 94	101,258 53	
Tewksbury Almshouse,	480 00	7,315 87	96,371 70	5,297 06	-	2,462 14*	7,759 20	104,130 90	
Bridgewater Workhouse,	320 00	7,046 66	40,795 95	-	-	1,527 36*	1,527 36	42,323 31	
Monson School, .	434 90	4,187 10	43,503 58	901 00	-	1,711 40*	2,612 40	46,115 98	
Westborough School, .	146 26	4,968 10	52,812 34	590 00	325 00	25,013 89†	25,868 89	†78,681 23	
Lancaster School, .	230 33	1,422 22	21,567 07	-	4,884 76	7,000 00*	11,884 76	33,451 83	
Total, . . .	\$1,843 59	\$40,634 36	\$556,066 87	\$290,280 88	\$11,618 38	\$45,021 37	\$346,920 63	\$902,987 50	

* Payments to the State Treasury.

† Includes \$24,767.04 paid to the State Treasury.
‡ Does not include \$2,900.31 expended from the income of Funds belonging to the institution.

APPENDIX TO SECRETARY'S REPORT.

TABLE XXI.—Financial Condition of the State Institutions, September 30, 1875.

INSTITUTIONS.	LIABILITIES.			RESOURCES.				Balance in favor of the Institution.
	Salaries unpaid.	Bills Payable.	Total Liabilities.	Cash on hand.	Bills Receivable.	Unexpended Appropriations.	Total Resources.	
Worcester Hospital, .	\$2,968 59	\$5,961 88	\$8,930 47	\$21,857 17	\$27,416 85	—	\$49,273 52	\$40,843 05
Taunton Hospital, .	3,240 22	10,169 59	13,409 81	1,033 19	31,480 99	—	32,514 18	19,104 37
Northampton Hospital, .	3,366 40	4,200 18	7,566 58	1,128 13	24,957 97	—	26,086 10	18,519 52
Tewksbury Almshouse, .	—	778 33*	778 33	778 33*	—	\$19,624 94	20,403 27	19,624 94
Bridgewater Workhouse, .	—	347 06*	347 06	347 06*	—	10,795 05	11,142 11	10,795 05
Monson School, .	—	—	—	—	—	12,761 44	12,761 44	12,761 44
Westborough School, .	—	1,084 21*	1,084 21	1,084 21*	—	13,498 38	14,582 59	13,498 38
LANCASTER SCHOOL, .	225 00	1,568 50†	1,793 50	3,429 39†	52 00†	4,307 83	7,789 22	5,995 72
Total, . . .	\$9,800 21	\$24,129 75	\$33,909 96	\$29,557 48	\$33,907 31	\$60,987 64	\$174,552 43	\$140,842 47

* Due to State Treasury, and paid in October, 1875.

† Includes \$1,400 due and paid to State Treasury, October, 1875.

‡ Interest due on investments.

NOTE.—“Resources” in the above table does not include the “Funds” at the Institutions; viz., \$5,219.19 at Worcester, \$11,000 at Taunton, \$31,300 at Westborough, and \$2,300 at Lancaster.

COMPARATIVE COST AT STATE INSTITUTION

TABLE XXII.—Comparative Cost of different Items by the Week.

INSTITUTIONS.	Reported Average No. of Inmates.	Salaries, Wages and Labor.	Provisions and Supplies.	Clothing.	Fuel and Lights.	Medicine and Medical Supplies.	Furniture, Beds and Bedding.	Transportation and Travelling Expenses.	Ordinary Repairs.	All other Ordinary Expenses.	AVERAGE WEEKLY COST.	
											Estimates by Superintendent.	Estimates by Secretary.
Worcester Hospital, . . .	487.	\$1 61.3	\$1 36.7	\$0 23.4	\$0 39.5	\$0 04.5	\$0 16.2	\$0 02.2	\$0 14.9	\$0 22.3	\$4 21	\$4 15
Taunton Hospital, . . .	557.	82.1	1 60.3	24.3	33.9	06.	28.3	04.5	22.2	07.4	3 68	3 62
Northampton Hospital, . .	475.3	98.8	1 21.2	17.6	38.4	06.6	15.7	01.3	22.8	32.9	3 53	3 44
Hospitals as a class,	1,519.3	\$1 12.7	\$1 40.4	\$0 22.	\$0 37.1	\$0 05.3	\$0 20.5	\$0 02.8	\$0 20.	\$0 20.2	\$3 81	\$3 74
Tewksbury Almshouse, . .	844.	\$0 42.7	\$0 83.4	\$0 19.8	\$0 27.	\$0 02.7	\$0 05.	\$0 04.1	\$0 17.1	\$0 17.8	\$2 19	\$2 23
Bridgewater Workhouse, .	435.1	47.7	68.2	01.5	11.8	02.9	09.8	08.1	02.5	32.5	1 80	1 81
Monson School, . . .	496.	53.4	47.6	18.	15.2	00.4	06.5	04.	06.6	17.9	1 69	1 93
Westborough School, . .	334.4	1 07.6	84.1	25.1	33.8	00.5	15.7	02.7	03.8	29.2	2 97	2 52
	85	2 09.8	1 04.6	28.9	36.2	03.5	27.2	08.2	33.6	37.4	4 87	4 77

APPENDIX TO THE BOARD'S REPORT.

THE IMPORTATION OF PAUPERS.

PROF. POMEROY'S OPINION.

[Referred to on page lxxxiii of the Board's Report.]

To the State Board of Charities of the State of New York.

GENTLEMEN:—Having been requested by your board to make a thorough and complete examination of the law having relation to the matter of the introduction into the State of foreign convicts, paupers, and persons generally who are unable to support themselves, I have now the honor to submit to your board the results of such investigation.

It is assumed that convicts, habitual criminals, paupers, lunatics, persons of unsound mind, persons generally unable or unwilling to support themselves by reason of bodily or mental infirmity, are brought to this country in considerable numbers, and, of course, that the greater part of such immigrants land at New York. The legal discussion and the explanation of legal doctrine, which follow, apply *primarily* to a *voluntary* immigration of such classes of foreigners; they would, therefore, be applicable in a far higher degree to a case in which such immigration is aided and abetted, or actually encouraged and fostered, or finally, peremptorily insisted upon by a foreign government, or by its subordinate officers. If the nation, or the State of New York, has the legal right to repel an inroad of such undesirable persons, when they come of their own accord without concert and singly, the right is strengthened in a tenfold degree when these persons are sent to our shores by foreign officials, in accordance with a well-formed purpose. It would not be strange if the standard writers upon international law, whose works are accepted as authority the world over, should be found to be silent upon this latter subject, for the practice of pouring the scum of a population—the criminal classes and the confirmed pauper classes—into the territory of a friendly state, is an invention of the very latest years; and the great jurists who have discussed the international law, and have explained the duties of nations, have not anticipated the possibility of such a gross outrage being perpetrated by a civilized nation in this age, when, it was said, the principles of justice and of absolute right were more and more influencing the conduct of nations toward each other, and were shaping the international law into a purely *moral* code. Although few have apprehended this particular enormity, yet all have laid down principles which apply to it and which point out an ample remedy.

The examination which I have made includes three branches of inquiry, and the result will be best displayed in the same form. To ascertain and

THE QUESTION STATED.

state the exact legal position of the subject, require three following questions:—

First. What are the rules, doctrines and principles of law—independent of any treaties—in relation to the character does that law assign to the voluntary or the classes of persons described from one nation to another? And what remedial right does it grant to the injured party—what measure of prevention, or of relief, or of compensation?

Second. What treaties, if any, have been concluded between the United States and foreign governments in reference to the subject? Do the treaties either stipulating for the rights which the law confers, or creating and adding other and further means?

Third. What legislation has been enacted by the Congress of the United States, or by the legislature of New York, in relation to the matter described, and in any case, what national or state officials to adopt measures of prevention?

I shall state the results of my examination in this order, because it is both natural and scientific, and practical.

First. THE INTERNATIONAL LAW IN ITS RELATION TO THE RIGHTS OF PERSONS.

I will mention at the outset, that I have purposefully drawn from foreign jurists, rather than from those of our own country. The object of this paper is to maintain rights of the United States against the acts of some European governments, the testimony of those rights, furnished by foreign writers, will carry more weight than the evidence of our own juridical writers may be. All appearance, every possible suggestion by this course. I merely state in general that the works of Story, Wheaton, Lawrence—lay down exactly the same principles as those cited by me from European writers.

The fundamental proposition which I state, as the basis of the law, is that the United States has full, complete and control over this particular subject, and may exercise its discretion, *prohibit the entry within its territory of persons who would tend to disturb the public quiet and charge upon the public and a burden to be supported by the government* and that if the government of the United States should take legislative or administrative measures to prevent persons, no cause of offence would arise to the various classes of persons should come. *The classes of persons who are excluded, embrace convicts, criminals, the blind, deaf or dumb, the aged, and generally those who are not willing to support themselves by honest*

APPENDIX TO THE BOARD'S REPORT.

I have stated this proposition in the most restricted form. According to the opinion of all writers, except those of a very modern school of theorists, whose views have not yet affected the actual public law as accepted by nations, the absolute control of the United States over the subject of immigration extends to and includes foreigners of all classes and kinds, without regard to their moral character or their ability to support themselves. This proposition flows as a necessary consequence from the theory of national sovereignty and independence. * * *

I now cite some authorities which fully sustain this position.

The supreme court of Pennsylvania, in an early case, stated the doctrine in a very forcible and pithy manner, "No man has a right to say, I will force myself into your territory, and you shall protect me." *Commonwealth v. Deacon*, 10 Sergeant & Rawle's Reports, 125.

Sir Travers Twiss, a recent English writer, in discussing the general subject of "*Extradition*," says: "States have without doubt a *right* to refuse any asylum to the subjects of foreign states; Martens designates this right as *le droit de renvoi*." Twiss goes on to state the difference of opinion as to the *duty* of surrender at the demand of a foreign state and the modern practice as settled by treaties. With this subject the present discussion has no connection. (Twiss's *Law of Nations*, vol. 1, p. 345.)

Baron F. De Cussy, a writer of high authority, says: "Governments have reserved the right of expelling from their territory foreigners accused of crime, if their presence should become dangerous to their internal tranquillity, or the origin of serious difficulties with neighboring States." (*Phases et Causes Célèbres*, vol. 2, p. 438.)

Vattel discusses the whole subject at large, under the head of "*Banishment*," and the rights of states to whom the banished persons are sent. It will be seen, therefore, that his conclusions have a direct bearing upon the particular question and the special facts now under examination; viz., the designed sending of foreign convicts, criminals and paupers to the United States by European governments or their officials. I quote from the latest edition of Vattel (1863), with notes by the editor, M. Pradier-Fodéré, and by a former annotator, M. Pinheiro-Ferreira. In vol. 1, § 228, Vattel describes banishment and exile, and in particular states two kinds; viz., first, where the place of banishment is prescribed; and second, where the person is simply forbidden to enter a designated country or region (generally the one from which he is banished), and is permitted to go wherever else he pleases. In the next following sections—§§ 229, 230, 231—Vattel discusses the rights of the country to which the exiled person is sent, or to which he voluntarily goes; the injury done to that; and its rights of reclamation against the government which sends its own subject into exile, and thus thrusts him upon the soil of a friendly and perhaps unwilling state. His conclusions are: First, that the exiled person has a right belonging to all men by nature to live *somewhere*; but second, that this right is "imperfect" in respect to or against *any particular state or country*. "For, on the other hand," he

VATTEL'S OPINION.

says, "every nation has a right to refuse to a foreign country, when he cannot enter therein without damage, or without bringing to it some palpable That which it owes to itself; viz., the care for its this right. In virtue of its natural liberty, it belongs, whether it is or is not in a condition to receive this not, then, as he shall please, establish himself in choose; but he ought to request permission from of the place; and, if this is refused, it is his duty less, no nation ought, without good reasons, to permanent, to a man driven from his native land sufficient reasons forbid the granting to him an as *right* to demand it. It is thus that a nation ought those who are infected with any contagious malade ple, also, is based its right to remove them elsewhere has a just ground of fear *that they may corrupt the* its citizens, or disturb the religion, or cause any to the public safety. In a word, *it has a right, and follow in this respect the dictates of prudence.*"

The note of M. Pinheiro-Ferreira states in the doctrine of the international law respecting the now under discussion, and from his reasoning there paints in its true light, both in the view of the immorality, the offence committed by one nation causes or knowingly permits its criminal and outrage thrust upon the soil and among the people of another. Fodéré, the last editor, in his note upon the same administration ought to have the right, in the interest of public order, to expel a foreigner whenever it thus results immediately from the right of sovereignty which no foreigner can demand as a *right* the fact of territory. A government undoubtedly should have power when the conduct of the individual who is a quietude either in the government itself, or to the public. This general condition should not be confounded which consists in returning a foreigner into the home country, when the latter reclaims him. This right is regulated in France by certain statutes passed in 1848 and other French works cited, show that the right of repelling or expelling foreigners has been fixed by legislation, and is there regulated by several statutes.

Heffter, perhaps the most authoritative modern professor of international law in the University, states the doctrine in a concise manner in his well-known work. He is the master in fixing the conditions under which it is lawful for the entry and sojourn within its territory. It is a matter of public security, to return them home individually.

APPENDIX TO THE BOARD'S REPORT.

when the provisions of treaties, concluded with other powers, do not interfere. In like manner, a state cannot refuse to receive back its own subjects expelled from a foreign territory." ("Le Droit International Public de l'Europe" [ed. of 1866], p. 124, § 62.)

One of the latest theoretical works is "Le Droit International Codifié" (ed. of 1870), by M. Bluntschli. Bluntschli differs from the standard publicists in some points, and rather presents the law as he thinks it ought to be. In particular, he denies the doctrine of absolute sovereignty of nations, and holds that the attribute of sovereignty is modified and restricted by the rights of other states and of other citizens. As a result, he denies the right of a nation to reject *all* foreigners who seek an abode within its territory, and affirms the right of foreigners in general when they are law-abiding and industrious, and able to support themselves, to leave their native country at will, and to claim a settlement within any other nation. Advocating such theoretical views, his opinions upon the other branch of the general question; viz., the right of a nation to reject and expel foreigners of the criminal and pauper classes, are all the more forcible. Without stopping, therefore, to discuss the correctness of his theoretical views upon the more general question, I shall simply cite his sections which relate to the power of a government over foreign criminals, paupers, etc. Section 368 is as follows:—

"Each state is obliged to receive back those of its own subjects who have been expelled by foreign authorities, or who are returned into their own country."

To this section is added the following valuable note: "Expulsion or return (*le renvoi*) is resorted to for two principal motives: (1) When an individual is not in the condition to support himself, and needs to be maintained at the public expense [that is, when he is a pauper, etc.]; (2) when he menaces the security and public order of the foreign state [that is, when he belongs to the criminal class]. The state would no longer be the state, if it refused to receive back the persons who find themselves placed in the above conditions, or in analogous positions. The punishment of banishment can only become effective when the banished persons are received abroad in foreign countries, and are not repelled from all parts. The United States of North America, and some other countries beyond the sea, complain that European states cast upon them the inhabitants of their prisons, by permitting the criminals to emigrate into those countries, and even by favoring this emigration. These complaints are not without foundation, and great danger may result from this state of things. The transatlantic countries can guard against this abuse by announcing that they will cause emigrants of this kind to be returned into their own nation. They plainly have the right to do so. By forcing the other states to receive back again into their own bosom all these subjects, they cause these latter to understand that their own territory is not a penal colony."

"§ 382. Every state has the right to refuse entry into its own territory to certain classes of foreigners from motives political or judicial."

DR. LIEBER'S OPINION.

To this section is added the following note: "The exclusion of certain foreigners ought to depend upon considerations of the public order, security and well-being, or else it will be in contradiction with the principle of the liberty of international relations. The appreciation of these motives belongs to the state which is alone called upon to exercise the sovereignty within the limits of its own territory." * * * * I close these extracts by a quotation from a letter written by Dr. Francis Lieber to Mr. Sec. Seward, dated September 4, 1869, on the subject of the obtrusion of convicts, etc., by foreign officials. Dr. Lieber says: "In my opinion we stand in need of three things: First. The foul character of the transaction must be openly acknowledged and plainly laid down in the law of nations, which, doubtless, has not been done long ago, because the offence has never before, so far as I know, presented itself so strikingly as in our time of emigration, which resembles, though peaceful, the period of migration of nations, which was warlike. We ought to stipulate by treaties (the reverse of extradition treaties) with the other governments of our family of nations that every attempted importation of convicts, etc., shall be considered as a grave offence against the law of nations, and a most unfriendly act calling for serious remedies; and the writers on the law of nations ought soon to lay down the fair and simple principle in this work. This is one of the ways in which the law of nations advances, and has so nobly advanced, in the last hundred years. Secondly. We stand in need of a law of the United States by which it is made penal to introduce convicts into our territory, both for the captain commanding the importing vessel, and by a high fine imposed on the owners of the same, and by which law provision is made that the imported convicts may be exported again to the government whence they came at the expense of that government."

What a State can do.

From the foregoing authorities, it is certain that the United States has an absolute right (1) to refuse admittance to foreign immigrants of the classes described; and (2) to expel those who have effected an entry within the national territory; and (3) to cause them to be returned to their own countries at the expense of the latter. While the State of New York may legislate on the subject to a certain extent, yet, under our constitution, the national government alone has such powers as will enable it to furnish a complete and certain remedy in every phase of the difficulty.

The exclusive control over the foreign relations and over foreign commerce held by the national government, enables it to select from among all possible measures, and leaves to the State of New York nothing but such means of relief as fall within the category of "police measures." The United States can act through two instruments of prevention and relief; viz., treaties and legislation.

That the United States may legislate in any form and manner upon the subject, and may thus embody the doctrines of the international law in penal statutes, no one can doubt, nor can there be a doubt as to its power

APPENDIX TO THE BOARD'S REPORT.

to enter into any treaties. It is my opinion as a question of internal constitutional law, that *full* relief can only be obtained, a *complete* stop put to the nefarious practices, by the United States government; that the functions of the state government are too restricted, especially in reference to matters connected with foreign commerce and foreign intercourse generally, to admit of a perfect remedy being obtained through its acts.

Second. TREATIES HAVING REFERENCE TO THE SUBJECT-MATTER.

I have carefully and thoroughly examined all the existing treaties made by the United States from the time of the Revolution down to the present day. I have looked through *every one* of these treaties, and have carefully read every stipulation which appeared to have the slightest possible connection with the subject. I can say, with a great deal of confidence, that it is not possible that any provisions have been overlooked.

The result is, that the United States has but *one treaty* in which this subject is mentioned, and in which the international right is recognized and set forth in positive stipulations. This treaty is one concluded with the Swiss Confederation, November 25, 1850. Article 3 is as follows: "The citizens of one of the two republics, residing or established in the other, who shall desire to return to their country, or *who shall be sent thither by a judicial decision, by an act of police, or in conformity with the laws and regulations on morals and mendicancy*, shall be received at all times and under all circumstances, they, their wives and legitimate issue, in the country to which they belong, and in which they shall have preserved their rights in conformity with the laws thereof."

This treaty is the same as that between France and the Swiss Confederation, and France and Belgium, already referred to. It is based upon and adopts the international right and duty described by all the writers above quoted; viz., the right by the United States to reject and return all foreign convicts, criminals, *paupers*, *disabled* persons, etc., unless they shall have become naturalized; and the duty of the state, from whence such persons departed, to receive them back, and to defray the expenses of their keeping and transportation. All this is based upon the assumption that the convicts, paupers, etc., emigrated *voluntarily* on their own motion; no allusion is expressly made to the case in which such persons are *sent* by the officials of their own native government. The provisions would, however, apply to such a case also, and would, of course, authorize the United States to send the immigrants home, and compel their home governments to receive them back and pay their expenses. In the light of well-known facts, any future treaties ought to contain express stipulations condemning such forced, involuntary emigration at the instance of foreign officials, and providing for satisfaction to be made by the offending state for the gross insult as well as the great material wrong. The various European nations and the United States have lately concluded treaties touching emigration and a change of allegiance, and

LEGISLATION DESIRABLE.

other conventions in respect to the extradition of fugitives I doubt they would consent to enlarge those treaties by adding the kind I have mentioned. A firm and continued pressure brought to bear upon the state department until the result the remedy accomplished.

Third. LEGISLATION, NATIONAL AND STATE.

I have made a complete examination of the legislation down to the last printed volume of statutes. The result is *absolutely no statute* in any manner bearing upon the subject in manner referring to it. In 1867, Mr. Henry J. Raymond introduced in the house of representatives a bill designed to put a stop to the practice. The bill was introduced, and, without a word of remark, was referred to the judiciary committee, and there it has remained since. At least the record given in the "Congressional Globe" shows that any further steps were ever taken in the matter. I examined the "Globe" from that time, and find no reference to it. An equally careful examination of the diplomatic correspondence to and including 1873, fails to discover any allusion to the subject, less any negotiation between the United States and a foreign government.

While the power to regulate foreign commerce is exclusively of the Congress, still the States have a full and *exclusive* power of "police" measures within their own territory. The supreme court of the United States has decided that this power of "police" regulation may be exercised by the Congress within the States, and there is no objection to the States alone. The word "police" is of broad meaning, and includes all measures which directly tend to secure the quietude, order and security of society. While the state legislature regulates commerce, it can, by means of a "police measure," require acts to be done which do interfere with the commerce. Thus it is determined that the State may regulate their business; may exercise a police supervision over their doing may determine the places and positions of vessels, docks, etc. Again, while the import of goods is exclusively of the province of the Congress, yet the State may, in the interests of health, or of safety to life and property, absolutely interdict the importation of certain kinds of goods; *e. g.*, obscene books, or some dangerous explosive mixtures or substances. It is held that the State may interdict the importation of intoxicating liquors; and the rule is that in the experience of mankind the world over such articles are not universally regarded as a *nuisance* or as injurious to good morals or to life, as are obscene books or the substances mentioned. If the State may, in the exercise of its "police powers," interdict absolutely the importation of such goods, because they are destructive of life or injurious to health, on the same ground it may interdict the introduction of pe-

APPENDIX TO THE BOARD'S REPORT.

ence would produce the same or similar effects. Indeed, the control of the State over persons is more complete than over goods; because it is only by a violent straining of the meaning of words that the introduction of persons can be regarded as "foreign commerce," and as coming within the provision of the constitution which confides the regulation of "foreign commerce" to the Congress. It is true, a bare majority of the supreme court did once hold that the transport of persons from abroad is "foreign commerce"; but I regard the point as by no means clearly settled; certainly not settled beyond all controversy, as it is in case of the transport of goods.

But granting that the transport of persons is a kind of commerce, the police power of the State remains unaffected, and is certainly as strong in the case of persons as in that of goods.

Now, the legislature of New York has, from an early day down to the present time, passed statutes whose only design was to prevent the importation of foreign criminals, paupers, lunatics and other disabled persons, by throwing difficulties in the way of such traffic. These statutes are acted upon daily, and have been for the past twenty-five years, and no one has ever suggested that they are invalid; they are clearly valid. If they have not as yet proved effective, the only reason is because the measures of repression which they provide are not stringent enough to produce the desired result. If the State may, in the legitimate exercise of its police powers, pass statutes designed to prevent the importation of convicts, criminals, paupers, etc., by throwing obstacles in the way of such importation, it may clearly amend those statutes, and make them more likely to produce the desired result by throwing yet greater obstacles in the way of the trade; and it may thus, by rendering the obstacles insurmountable, put an end to the business altogether. In a word, the State may determine to interdict the introduction of these dangerous classes of persons. To accomplish this end is only a question of the sufficiency of the means employed; and it may employ means which are sufficient. * * *

But the statutes which are operative, and which are called into active use, are those relating to the office and functions of the Commissioners of Emigration. Your board is of course familiar with the provisions of these statutes, and I need not therefore detail them. A general outline of their scheme or theory will be enough.

It is plain that the grand object of these statutes, and of the office of Commissioners of Emigration, is to oversee, control, and in a certain sense prevent the immigration of foreigners who are paupers or unable to support themselves. The legislature assumed the fact that such persons are imported into the State, and devised a plan by which the evil results might be mitigated, and to a certain degree prevented. All the other objects of the commission are merely auxiliary and subordinate to this great object.

The mode of attaining the object is, in a word, as follows: *First.* Means are provided for ascertaining the names, etc., of all the foreign

REGULATION OF IMMIGRATION IN NEW YORK.

passengers (immigrants) of each vessel as soon as she arrives, who are "lunatic, idiot, deaf, dumb, blind, infirm, maimed, over sixty years old, widows having families, or for any cause unable to support themselves." *Second.* The design is to make the owners, consignees, masters and agents of each vessel liable for the support of such of these classes of immigrants as shall become a public charge, and to that end they are either required to pay down at once a certain sum (\$2.50)* for each and every of said immigrants, or to give a bond conditioned to indemnify the State or local officials against the charges and cost of support of such immigrants, during a period of five years. In default of paying the commutation money or of giving the bond, the owners, consignees, masters, etc., are each liable to a penalty of \$300 for each immigrant in respect of whom the neglect or refusal took place. *Third.* Out of the commutation money so collected, and the moneys paid on the bonds so given, the commissioners are to defray (so far as possible) the cost of maintaining such of said immigrants as become a public charge within the State.

The design and effect of the plan is obvious. *First.* In the first place it was thought that by making the ship-owners, consignees, masters and agents responsible in the manner stated, they would be forced to exercise some caution in respect to the classes of immigrants they should bring. It will be noticed that this is the only provision *which has any tendency* to restrain the introduction of foreigners of the classes described; it does appear to lay a sort of penalty upon the ship-owner or master, if persons are brought over who are unable to support themselves. In fact, however, these provisions have utterly failed to produce any such effect. The only practical result has been that the ship-owner adds the \$2.50* to the passage money, and thus forces the immigrant to pay the commutation, and in this manner the ship-owner escapes all penalty or burden whatsoever. Not a single pauper the less has been brought into the State by means of the statutory provision.

Second. In the second place, the plan of the statute is to provide a fund for the support of the paupers after they arrive; but with this we have nothing to do at present.

This is the New York legislation; what changes should be made in it in order that it may be effective?

The statutes in regard to the Commissioners of Emigration, of which I have just given an outline, are based upon the true theory. Their plan was to make the ship-owner and master *liable at all events*, to a certain extent, for the support of paupers, etc., brought to the State; and it was inferred that by virtue of this liability the masters and owners would refrain from bringing over persons of that class. The only reason why the statute failed to produce any such effect, was simply that the liability was not made heavy and stringent enough. The liability was easily transferred from the owners and masters to the immigrants themselves.

* Now \$1.50.

APPENDIX TO THE BOARD'S REPORT.

The only way to prevent the importation of these dangerous and burdensome classes, is to make it dangerous for the ship-owners to bring them, and thus force these owners to make the examination themselves on the other side, and to reject those persons who fall within the classes.

To accomplish this, heavy penalties—and in respect to certain classes of persons, heavy *criminal* penalties—must be laid on the ship-owners, masters, agents and consignees, and the *liability to these penalties must not be made to depend upon the “knowingly” bringing over a criminal pauper, etc.*, but it must be absolute. It is not at all uncommon to have a criminal statute punish an act *absolutely*, even though there is no knowledge. This is almost indispensable, *where, in order to prove the case, the prosecution would have to establish a negative*, if the “knowledge” is required, while the defendant could establish his innocence by simply proving an affirmative fact.

Now, I say that this form of statute must be resorted to in the case of importing criminals, paupers, etc. Unless it is adopted, the statute will be a dead-letter, for the State can never prove the knowledge. Now, would the owners and masters be put to any great trouble? They could always tell by inspection the cases of lunatics, idiots, blind, deaf, dumb, maimed, aged, women with dependent families, etc.; the ship agents need never be deceived as to such persons. Then, as to convicts and professed criminals, the modes of administering justice in all the continental nations are such that a record is kept of all convicts and habitual criminals, and the character of persons in that respect can easily be ascertained from the police authorities. The same is true, though perhaps in less degree, in England.

There is left only the case of paupers. It might not be so easy to discover whether a person applying for passage was a pauper; but in the large majority of cases there would be something else—some external physical fact—which would lead the ship agent to make such inquiries as would soon arrive at the truth.

But whatever difficulties there might be to the ship-owner, master or agent from such a statute, the difficulties and dangers to the State from any statute in a different form would be far greater.

The statute, therefore, ought to make the ship-owner, consignee, master and agent liable in some considerable criminal penalty for bringing over any foreign convict, criminal or pauper who is blind, lame, deaf, dumb, etc., etc.; that is, having any external visible physical defect, incapacitating him from labor and self-support, and liable in some considerable civil penalty for bringing over any foreign pauper who has no such external physical defect.

The penalties ought to be large enough to destroy all the profits of violating the statute. And they should be made to depend upon the commission of the act, without any reference to any *knowledge* of the character of the foreign immigrant.

A similar statute ought to be passed by Congress. And that body has the power to add the penalties of forfeiture of the vessels engaged in such

nefarious traffic. The penalty of forfeiture has long been attached to the offence of bringing in goods with an intent to evade the custom duties laid thereon. A vessel may be forfeited, although neither the owner, consignee, master, or any responsible officer knew of the offence done on board the ship. If such a penalty is deemed appropriate to the offence of defrauding the United States revenue of a few dollars, it is certainly equally appropriate to an offence by which the worst of social evils are introduced into the bosom of our population; by which habitual criminals are discharged into the midst of people who are as yet ignorant of their character; or paupers are landed upon our shore to become an additional burden upon a people already laboring under the weight of its pecuniary liabilities.

There can be no doubt that the United States has full power to legislate in the matter, so as to protect itself against the evils of a criminal or pauper immigration. My attention has been called to a pamphlet published a few years ago by Mr. Frederick Kapp, in which he raises a question as to the power of Congress, and suggests the necessity of a constitutional amendment. The argument in his essay is at best extremely fine spun. It is based upon expressions used by individual judges in their opinions, and utterly neglects to notice what the court *decided* in the cases referred to. Among other points, he doubts whether Congress may legislate concerning *persons*, because of some observation made by certain judges. Whereas the supreme court has expressly decided as the very *ratio decidendi* of a most important case, that rules in reference to the importation of persons are regulations of commerce.

It is enough to say, however, that since Mr. Kapp's pamphlet was published, the United States supreme court has pronounced a series of decisions as to the regulation of commerce, which leave no possible room for doubt or question.

JOHN NORTON POMEROY.

ROCHESTER, July 30, 1874.

APPENDIX TO THE BOARD'S REPORT.

BOARD OF STATE CHARITIES.

EMPLOYÉS AND EXPENSES, 1875.

The appropriations for the use of the Board and its departments for the calendar year 1875, were,—

For the Board,	\$1,000 00
For the Secretary's Department,	9,000 00
For the General Agent's Department,	16,000 00
For the Visiting Agent's Department,	16,700 00
For the Agent of Sick State Poor (expenses),	8,796 49
Total,	<u>\$51,496 49</u>

The officers and agents employed, with their compensation, and the other expenses of the Board, have been as follows:—

I.—THE BOARD.

Travelling expenses,	\$701 15
Printing and stationery,	67 78
Clerk-hire,	13 00
Books, newspapers, etc.,	30 00
Total expenses,	<u>\$811 93</u>
Surplus of the appropriation,	188 07

II.—SECRETARY'S DEPARTMENT.

Sidney Andrews, <i>Secretary</i> ,	\$3,000 00
H. C. Prentiss, <i>Clerk</i> ,	1,680 00
H. A. Purdie, "	1,000 00
S. E. Sanborn, "	700 00
A. D. Delano, "	676 66
G. T. Jacobs, "	700 00
H. I. Clarke, "	55 00
Total for salaries and clerk-hire,	<u>\$7,811 66</u>
Printing and stationery,	\$535 31
Postage and expressage,	99 05
Binding of documents,	94 25
Books, newspapers, etc.,	17 85
	<u>746 46</u>
Total for Secretary's Department,	<u>\$8,558 12</u>
Surplus of the appropriation,	441 88

APPENDIX TO THE BOARD'S REPORT.

V.—SPECIAL AGENT FOR THE SICK STATE POOR

1.—*Ordinary Expenses, viz. :—*

H. B. Wheelwright, <i>Agent</i> ,	\$2,347 50
F. H. Cowing, <i>Clerk</i> ,	800 00
S. A. Wheeler, "	720 00
Geo. H. Burt, "	135 00
F. T. Clark, "	135 00
Temporary Assistants,	190 00
Total for salaries,	\$4,327 50
Travelling expenses,	\$798 70
Postage, expressage and telegrams,	61 55
Stationery and printing,	19 11
Hacking,	128 75
Medicine, and small office expenses,	16 43
	1,024 54
Total ordinary expenses,	\$5,352 04

2.—*Expenses on account of Contagious Diseases, viz. :—*

George B. Tufts,	\$1,146 00
Henry Shaw, <i>Medical Assistant</i> ,	440 00
Charles Foster,	720 00
Temporary Assistants,	356 50
Total for salaries,	\$2,662 50
Travelling expenses,	\$514 43
Postage, expressage and telegrams,	47 47
Stationery and printing,	97 08
Hacking,	102 75
Medicine and small office expenses,	20 22
	781 95
Total expenses on account of contagious diseases,	\$3,444 45
Total expenses of the Agency,	8,796 49

SUMMARY FOR 1875.

Expenses of the Board,	\$911 93
Secretary's Department,	8,558 12
General Agent's Department,	12,109 06
Visiting Agency,	15,146 33
Agency for Sick State Poor,	8,796 49
Total expenses,	\$45,421 93
Surplus of the appropriations,	6,074 56
Total appropriations,	\$51,496 49









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